

**State:** Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/

## Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company  
 Product Name: Long Term Care Insurance  
 State: Pennsylvania  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Rate - M.U. (Medically underwritten)  
 Date Submitted: 03/25/2022  
 SERFF Tr Num: STLH-133115163  
 SERFF Status: Closed-Approved  
 State Tr Num:  
 State Status: Approved  
 Co Tr Num: 2022 PA LTCI 97058 SERIES  
 Effective: On Approval  
 Date Requested:  
 Author(s): Barb Baxter, David Diffor, Tanya Bennett, Grant Wilken, Sabrina Weislak, Rebecca Murrow  
 Reviewer(s): Sean Carmody (primary), Jim Laverty  
 Disposition Date: 08/08/2022  
 Disposition Status: Approved  
 Effective Date:

### State Filing Description:

Proposed aggregate 3.9% increase (ranges from 0% to 25%) on 892 policyholders of State Farm form 97058PA.

**State:** Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/

## General Information

Project Name: 2022 PA LTCI 97058 Series  
Project Number:  
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized  
Date Approved in Domicile: 10/30/2017  
Domicile Status Comments: Illinois has approved four rounds of maximum 40% increases each and a fifth round with a maximum 4.1% phased increase; implementing on 4/1/18, 4/1/19, 4/1/20, 4/1/21, and 4/1/22.

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 3.9%

Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 08/08/2022  
State Status Changed: 08/08/2022  
Created By: Rebecca Murrow  
Corresponding Filing Tracking Number:  
State TOI: LTC03I Individual Long Term Care

Deemer Date:  
Submitted By: Rebecca Murrow

Filing Description:  
Dear Sir or Madam,

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, IL, I submit the following rate revision filing.

We are filing new rate tables for Policy Forms 97058PA and Rider Forms 99572, and 99573. The maximum proposed increase is 25%, resulting in an average overall impact of 3.9%. Policyholders with simple or no inflation protection will not receive an increase. These new rates will apply on the policyholder's next renewal. These rates will be implemented approximately 135 days after approval.

Most policyholders will be given the option to reduce coverage in an effort to reduce the impact of the proposed increase. Only policyholders who have coverage that is greater than the minimum issue requirements will have this option. Options available include:

- Reduce the daily benefit amount
- Decrease the benefit period
- Increase the elimination period
- Remove the inflation protection benefit or change from compound inflation protection to simple inflation protection where available
- Remove the Nonforfeiture rider

We appreciate your time in reviewing this filing. Please don't hesitate to contact us if there is any additional information that we can provide to assist you in your review of this filing.

Sincerely,

Rebecca Murrow  
Actuarial Analyst I  
State Farm Mutual Automobile Ins. Co.  
309-763-5579

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**State:** Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/

## Company and Contact

### Filing Contact Information

Rebecca Murrow, Actuarial Analyst II Rebecca.Murrow.vabrth@statefarm.com  
One State Farm Plaza 309-766-5188 [Phone]  
Bloomington, IL 61704 309-766-1827 [FAX]

### Filing Company Information

State Farm Mutual Automobile Insurance Company  
One State Farm Plaza  
Bloomington, IL 61710  
(309) 766-5188 ext. [Phone]

CoCode: 25178  
Group Code: 176  
Group Name:  
FEIN Number: 37-0533100

State of Domicile: Illinois  
Company Type:  
State ID Number:

**State:** Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/

## Filing Fees

### State Fees

Fee Required? Yes  
Fee Amount: \$0.00  
Retaliatory? Yes  
Fee Explanation: Illinois does not require fees for rate filings.

SERFF Tracking #:

STLH-133115163

State Tracking #:

Company Tracking #:

2022 PA LTCI 97058 SERIES

State: Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care Insurance

Project Name/Number: 2022 PA LTCI 97058 Series/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sean Carmody	08/08/2022	08/08/2022

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Sean Carmody	04/07/2022	04/07/2022

#### Response Letters

Responded By	Created On	Date Submitted
Rebecca Murrow	05/10/2022	05/12/2022

**SERFF Tracking #:**

STLH-133115163

**State Tracking #:**

**Company Tracking #:**

2022 PA LTCI 97058 SERIES

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**State:**

Pennsylvania

**Filing Company:**

State Farm Mutual Automobile Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

Long Term Care Insurance

**Project Name/Number:**

2022 PA LTCI 97058 Series/

## Disposition

Disposition Date: 08/08/2022

Effective Date:

Status: Approved

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Comment: August 8, 2022

Rebecca Murrow, Actuarial Analyst II

State Farm Mutual Automobile Insurance Company

One State Farm Plaza

Bloomington, IL 61710

RE: Proposed aggregate 3.9% increase (ranges from 0% to 25%) on 892 policyholders of State Farm form 97058PA.

Pennsylvania Insurance Department ID #: STLH-133115163

Dear Rebecca Murrow:

The Department approves the proposed increase on the above captioned form.

Sincerely,

Sean Carmody

Actuarial Associate

Bureau of Accident & Health Insurance

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/  
**Filing Company:** State Farm Mutual Automobile Insurance Company

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Mutual Automobile Insurance Company	67.800%	3.900%	\$66,385	892	\$1,705,494	25.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Long Term Care Insurance		Yes
Rate	Long Term Care Rate Tables		Yes
Rate	Long Term Care Rate Tables		Yes
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Actual & Projected Experience		Yes
Supporting Document	Comparison of Proposed and Current Rates		Yes
Supporting Document	Loss Ratio Demonstration		Yes
Supporting Document	Distribution of Business		Yes
Supporting Document	Rate Increase History by State		Yes
Supporting Document	Policyholder Letter		Yes
Supporting Document	Objection Response 4-7-2022		Yes

**State:** Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/

## Objection Letter

Objection Letter Status Disapproved  
Objection Letter Date 04/07/2022  
Submitted Date 04/07/2022  
Respond By Date

Dear Rebecca Murrow,

### Introduction:

April 7, 2022

Rebecca Murrow, Actuarial Analyst I  
State Farm Mutual Automobile Insurance Company  
One State Farm Plaza  
Bloomington, IL 61710

RE: Proposed aggregate 3.9% increase (ranges from 0% to 25%) on 892 policyholders of State Farm form 97058PA.  
Pennsylvania Insurance Department ID #: STLH-133115163

Dear Rebecca Murrow:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide a seriatim listing of the affected policies in this block in Excel. Each record within the worksheet must contain the form number, issue age, issue date, inflation status indicator (for example none, simple, compound or however your company identifies it in your database), benefit period, and the scheduled increase in each year of the implementation period.
2. How many of the 892 currently in force policies in PA were issued on or after 9-15-2002? How many before 9-16-2002 (i.e. are pre-rate stabilized in PA)?
3. How many of the 892 currently in force policies in PA were issued on or after 7-1-2003 (i.e. on the revised rate scale)?
4. The filing indicates that the cumulative increase to date in PA is 106.1%. Does this figure consider all 892 policies in force in the block, consider all inflation statuses (5% compound, 5% simple, and no inflation), and consider policies issued before 7-1-2003 and the revised rate scale for issues on or after 7-1-2003?
5. Please provide the percent of active policyholders remaining on this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

**State:** Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/

6. How many policies have (a) no inflation, (b) simple inflation, and (c) compound inflation?

7. Has the effect of Covid 19 been considered in your projections? If so, please describe the adjustments.

Sincerely,

Sean Carmody  
Actuarial Associate  
Bureau of Accident & Health Insurance

**Conclusion:**

Sincerely,  
Sean Carmody

SERFF Tracking #:

STLH-133115163

State Tracking #:

Company Tracking #:

2022 PA LTCI 97058 SERIES

State:

Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care Insurance

Project Name/Number:

2022 PA LTCI 97058 Series/

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/10/2022
Submitted Date	05/12/2022

Dear Sean Carmody,

### Introduction:

### Response 1

#### Comments:

Please refer to the Objection Response 4-7-2022 section under supporting documentation.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Supporting Document Schedule Item Changes

<b>Satisfied - Item:</b>	Objection Response 4-7-2022
<b>Comments:</b>	
<b>Attachment(s):</b>	97058 PA Policyholder Listing.xlsx Objection Response 4-7-2022.pdf

### Conclusion:

Sincerely,

Rebecca Murrow

State: Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care Insurance

Project Name/Number: 2022 PA LTCI 97058 Series/

## Form Schedule

Lead Form Number: 97058

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Long Term Care Insurance	97058PA	POL	Other	Form associated with a rate filing		

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NAP</b>	Network Access Plan
<b>NOC</b>	Notice of Coverage	<b>OTH</b>	Other
<b>OUT</b>	Outline of Coverage	<b>PJK</b>	Policy Jacket
<b>POL</b>	Policy/Contract/Fraternal Certificate	<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
<b>PRC</b>	Provider Contract/Provider Addendum/Provider Leading Agreement	<b>PRD</b>	Provider Directory

SERFF Tracking #:

STLH-133115163

State Tracking #:

Company Tracking #:

2022 PA LTCI 97058 SERIES

State: Pennsylvania

Filing Company: State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care Insurance

Project Name/Number: 2022 PA LTCI 97058 Series/

### Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: 4.600%  
 Effective Date of Last Rate Revision: 06/01/2021  
 Filing Method of Last Filing: SERFF  
 SERFF Tracking Number of Last Filing: STLH-132498527

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Mutual Automobile Insurance Company	67.800%	3.900%	\$66,385	892	\$1,705,494	25.000%	0.000%

State: Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care Insurance

Project Name/Number: 2022 PA LTCI 97058 Series/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Long Term Care Rate Tables	97058PA, 99572, 99573	Revised	Previous State Filing Number: STLH-132498527 Percent Rate Change Request: 4	Current Rate Table - P54 - Policies Issued Prior to 7-1-2003.pdf, Proposed Rate Table - P97 - Policies Issued Prior to 7-1-2003.pdf,
2		Long Term Care Rate Tables	97058PA, 99572, 99573	Revised	Previous State Filing Number: STLH-132498527 Percent Rate Change Request: 3.3	Current Rate Table - P55 - Policies Issued On or After 7-1-2003.pdf, Proposed Rate Table - P98 - Policies Issued On or After 7-1-2003.pdf,

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.76	2.12	2.56	4.48	4.65
30-34	2.12	2.58	3.17	5.61	5.77
35-39	2.55	3.14	3.93	7.04	7.20
40	2.73	3.38	4.24	7.67	7.83
41	2.84	3.53	4.44	8.03	8.19
42	2.97	3.69	4.66	8.40	8.56
43	3.09	3.86	4.88	8.80	8.97
44	3.24	4.06	5.13	9.23	9.39
45	3.38	4.26	5.41	9.72	9.88
46	3.55	4.49	5.70	10.24	10.41
47	3.74	4.74	6.01	10.80	10.99
48	3.93	4.99	6.36	11.40	11.60
49	4.14	5.27	6.73	12.03	12.24
50	4.37	5.55	7.12	12.73	12.94
51	4.59	5.85	7.52	13.43	13.64
52	4.82	6.16	7.92	14.16	14.38
53	5.06	6.50	8.37	14.91	15.16
54	5.35	6.87	8.88	15.81	16.07
55	5.66	7.30	9.45	16.83	17.14
56	6.03	7.81	10.13	18.01	18.34
57	6.44	8.35	10.86	19.32	19.68
58	6.89	8.94	11.66	20.74	21.13
59	7.38	9.60	12.55	22.31	22.73
60	7.91	10.32	13.51	24.02	24.48
61	8.40	10.99	14.44	25.71	26.20
62	8.87	11.63	15.32	27.38	27.92
63	9.41	12.36	16.33	29.27	29.85
64	10.13	13.36	17.69	31.62	32.28
65	11.13	14.71	19.52	33.62	35.50
66	12.45	16.47	21.88	35.93	39.46
67	14.03	18.54	24.63	38.54	42.79
68	15.81	20.88	27.29	41.35	45.93
69	17.74	23.46	29.62	44.28	49.21
70	19.24	25.90	32.28	47.26	52.51
71	20.49	27.34	35.80	49.78	55.30
72	21.73	28.61	38.37	51.86	57.62
73	23.11	30.04	40.20	54.30	60.33
74	24.75	32.19	43.07	58.17	64.63
75	27.05	34.81	47.58	64.25	71.38
76	30.38	40.15	55.33	74.71	83.01
77	33.69	45.50	63.09	85.19	94.64
78	37.01	50.85	70.84	95.65	106.27
79	40.34	56.30	78.67	106.22	118.02
80	44.02	61.63	86.45	116.96	129.95
81	47.80	67.20	94.77	130.76	145.26
82	51.57	72.76	103.08	144.55	160.58
83	55.36	78.32	111.39	158.36	175.88
84	59.14	83.90	119.69	172.15	191.20

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.66	1.94	2.38	4.16	4.31
30-34	1.97	2.37	2.92	5.18	5.32
35-39	2.35	2.89	3.60	6.47	6.60
40	2.48	3.09	3.88	7.03	7.17
41	2.59	3.23	4.06	7.34	7.51
42	2.70	3.37	4.24	7.69	7.83
43	2.82	3.53	4.46	8.04	8.19
44	2.94	3.70	4.68	8.44	8.60
45	3.09	3.89	4.93	8.87	9.02
46	3.24	4.08	5.20	9.35	9.50
47	3.40	4.31	5.49	9.84	10.00
48	3.59	4.53	5.80	10.39	10.57
49	3.77	4.78	6.12	10.96	11.16
50	3.97	5.05	6.49	11.60	11.78
51	4.16	5.31	6.84	12.23	12.44
52	4.37	5.59	7.21	12.86	13.09
53	4.59	5.90	7.60	13.57	13.80
54	4.84	6.23	8.05	14.37	14.62
55	5.13	6.62	8.58	15.31	15.57
56	5.47	7.07	9.19	16.36	16.67
57	5.83	7.57	9.86	17.53	17.86
58	6.24	8.10	10.58	18.82	19.18
59	6.68	8.69	11.37	20.21	20.61
60	7.14	9.33	12.24	21.75	22.17
61	7.59	9.94	13.06	23.13	23.73
62	8.00	10.50	13.86	24.28	25.24
63	8.49	11.17	14.78	25.54	26.97
64	9.14	12.05	15.97	26.98	29.13
65	10.04	13.26	17.62	28.64	31.81
66	11.22	14.84	19.72	30.59	33.98
67	12.64	16.70	21.23	32.75	36.38
68	14.25	18.32	23.02	35.10	39.00
69	15.48	20.00	25.86	37.57	41.75
70	16.52	21.70	28.66	40.14	44.61
71	17.45	23.34	31.37	42.41	47.12
72	18.29	24.39	32.85	44.37	49.32
73	19.24	25.61	34.56	46.68	51.86
74	20.63	27.67	37.55	50.71	56.34
75	22.46	30.77	41.96	56.65	62.95
76	25.64	35.30	48.45	65.42	72.69
77	28.82	39.83	54.95	74.20	82.43
78	31.99	44.35	61.45	82.97	92.19
79	35.21	49.02	68.08	91.92	102.13
80	38.34	53.49	74.55	100.72	111.93
81	41.50	58.08	81.30	111.76	124.17
82	44.67	62.68	88.03	122.79	136.42
83	47.84	67.26	94.79	133.83	148.66
84	51.02	71.87	101.53	144.88	160.93

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.51	1.77	2.14	3.74	3.88
30-34	1.77	2.13	2.61	4.63	4.78
35-39	2.08	2.55	3.17	5.73	5.85
40	2.21	2.73	3.42	6.22	6.34
41	2.30	2.84	3.58	6.50	6.62
42	2.39	2.98	3.74	6.79	6.92
43	2.48	3.11	3.91	7.09	7.24
44	2.61	3.25	4.12	7.44	7.57
45	2.73	3.42	4.32	7.81	7.94
46	2.85	3.60	4.57	8.23	8.36
47	3.00	3.78	4.82	8.65	8.80
48	3.15	3.98	5.08	9.13	9.28
49	3.31	4.20	5.37	9.63	9.80
50	3.47	4.43	5.67	10.17	10.33
51	3.65	4.66	5.98	10.72	10.91
52	3.84	4.90	6.31	11.29	11.48
53	4.03	5.16	6.65	11.88	12.10
54	4.23	5.45	7.04	12.59	12.81
55	4.49	5.78	7.50	13.37	13.63
56	4.77	6.16	8.02	14.18	14.55
57	5.09	6.59	8.58	14.91	15.58
58	5.44	7.05	9.14	15.70	16.72
59	5.81	7.56	9.64	16.70	17.97
60	6.22	8.11	10.26	17.95	19.32
61	6.59	8.63	10.86	19.19	20.63
62	6.95	9.13	11.51	20.39	21.95
63	7.35	9.69	12.26	21.75	23.41
64	7.91	10.45	13.12	22.97	25.25
65	8.69	11.48	14.32	24.40	27.11
66	9.72	12.62	16.02	26.05	28.93
67	10.76	13.71	17.86	27.88	30.98
68	11.48	15.01	19.90	29.88	33.17
69	12.39	16.66	22.10	31.97	35.50
70	13.63	18.55	24.66	34.12	37.92
71	14.96	19.98	26.66	36.03	40.04
72	15.87	20.89	27.91	37.70	41.90
73	16.75	21.92	29.36	39.65	44.05
74	17.96	23.52	31.79	42.92	47.70
75	19.49	26.04	35.34	47.73	53.02
76	22.01	29.68	40.50	54.70	60.78
77	24.52	33.32	45.66	61.66	68.52
78	27.04	36.97	50.82	68.61	76.24
79	29.55	40.75	56.15	75.81	84.23
80	32.09	44.32	61.22	82.64	91.82
81	34.60	47.89	66.38	90.96	101.04
82	37.12	51.48	71.52	99.29	110.27
83	39.63	55.06	76.67	107.60	119.50
84	42.14	58.63	81.81	115.92	128.72

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	3.47	5.17	7.54	14.42	14.96
30-34	4.09	6.14	8.97	16.82	17.29
35-39	4.83	7.28	10.72	19.71	20.18
40	5.14	7.79	11.49	20.85	21.32
41	5.34	8.12	11.96	21.78	22.28
42	5.56	8.45	12.50	22.83	23.33
43	5.78	8.81	13.03	23.97	24.51
44	6.04	9.21	13.63	25.16	25.74
45	6.28	9.62	14.29	26.46	26.99
46	6.57	10.10	15.02	27.71	28.29
47	6.91	10.62	15.80	29.00	29.63
48	7.24	11.15	16.62	30.37	31.00
49	7.61	11.71	17.50	31.87	32.47
50	7.97	12.27	18.36	33.46	34.18
51	8.30	12.83	19.23	35.19	35.89
52	8.64	13.37	20.08	37.01	37.72
53	9.00	13.94	20.96	38.94	39.68
54	9.42	14.60	22.00	41.13	41.94
55	9.91	15.40	23.24	43.58	44.48
56	10.49	16.37	24.70	46.38	47.33
57	11.16	17.40	26.32	49.27	50.42
58	11.88	18.54	28.11	50.38	53.75
59	12.69	19.83	30.07	51.46	57.30
60	13.54	21.19	32.18	52.89	58.90
61	14.35	22.52	34.28	54.44	60.62
62	15.17	23.81	36.31	56.07	62.28
63	16.08	25.29	38.58	57.89	64.28
64	17.23	27.16	41.50	59.98	66.61
65	18.70	29.52	45.17	62.44	69.33
66	20.54	32.44	48.46	65.40	72.61
67	22.66	35.80	50.90	68.78	76.36
68	25.03	39.45	53.56	72.30	80.41
69	27.65	41.46	56.28	75.95	84.37
70	30.47	43.45	58.91	79.48	88.30
71	33.39	45.16	61.05	82.39	91.52
72	35.09	46.64	62.79	84.77	94.20
73	36.91	48.30	64.71	87.38	97.07
74	39.03	50.73	67.70	91.38	101.55
75	41.80	54.27	71.61	96.67	107.42
76	45.40	59.64	78.63	106.14	117.94
77	48.99	64.99	85.62	115.60	128.44
78	52.59	70.37	92.57	124.97	138.85
79	56.19	75.83	100.73	136.00	151.11
80	60.75	82.19	109.64	148.13	164.59
81	65.64	89.14	119.62	162.62	180.67
82	70.54	96.08	129.59	177.13	196.79
83	75.46	103.03	139.57	191.64	212.87
84	80.37	110.00	149.53	206.15	228.95

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	3.21	4.73	6.92	13.41	13.81
30-34	3.76	5.63	8.27	15.53	15.98
35-39	4.43	6.70	9.88	18.12	18.58
40	4.70	7.17	10.58	19.22	19.65
41	4.89	7.46	11.03	20.02	20.56
42	5.09	7.77	11.48	21.01	21.46
43	5.30	8.09	11.99	22.08	22.50
44	5.53	8.45	12.54	23.18	23.68
45	5.77	8.84	13.17	24.33	24.82
46	6.04	9.26	13.81	25.47	26.01
47	6.33	9.74	14.51	26.66	27.19
48	6.63	10.22	15.27	27.93	28.49
49	6.96	10.72	16.03	29.25	29.91
50	7.29	11.25	16.88	30.79	31.40
51	7.60	11.74	17.65	32.33	33.00
52	7.90	12.24	18.40	33.93	34.64
53	8.22	12.77	19.21	35.72	36.48
54	8.59	13.37	20.14	37.70	38.48
55	9.06	14.09	21.28	40.01	40.81
56	9.61	14.96	22.61	41.55	43.41
57	10.19	15.92	24.11	42.48	46.21
58	10.85	16.96	25.72	43.30	48.21
59	11.57	18.11	27.49	44.32	49.36
60	12.32	19.34	29.42	45.55	50.57
61	13.07	20.55	31.31	46.87	52.03
62	13.81	21.73	33.17	48.26	53.59
63	14.65	23.06	35.24	49.80	55.30
64	15.67	24.71	37.81	51.58	57.29
65	16.99	26.88	39.80	53.69	59.61
66	18.66	29.50	41.58	56.21	62.42
67	20.57	32.42	43.73	59.00	65.65
68	22.73	34.11	45.98	62.09	68.96
69	25.05	35.84	48.32	65.20	72.44
70	26.94	37.46	50.53	68.20	75.74
71	28.83	38.82	52.29	70.60	78.40
72	29.97	39.91	53.71	72.49	80.57
73	31.18	41.11	55.26	74.61	82.89
74	32.89	43.00	57.79	78.01	86.67
75	34.91	45.82	61.23	82.64	91.84
76	38.11	50.51	67.58	91.25	101.38
77	41.33	55.19	73.77	99.61	110.67
78	44.52	59.86	80.82	109.12	121.24
79	47.77	64.94	88.10	118.92	132.13
80	51.52	70.20	95.56	128.92	143.26
81	55.49	75.81	103.68	140.60	156.18
82	59.46	81.44	111.80	152.25	169.11
83	63.44	87.05	119.94	163.90	182.03
84	67.43	92.69	128.06	175.56	194.96

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.87	4.24	6.19	11.89	12.41
30-34	3.36	5.02	7.37	13.86	14.28
35-39	3.92	5.96	8.77	16.14	16.53
40	4.19	6.34	9.39	17.10	17.51
41	4.36	6.61	9.79	17.83	18.24
42	4.52	6.89	10.20	18.70	19.10
43	4.69	7.17	10.63	19.57	19.99
44	4.91	7.48	11.13	20.56	21.01
45	5.11	7.82	11.64	21.58	22.02
46	5.34	8.22	12.22	22.62	23.08
47	5.60	8.60	12.86	23.64	24.10
48	5.87	9.05	13.54	24.75	25.28
49	6.15	9.49	14.23	25.93	26.49
50	6.44	9.95	14.92	27.26	27.80
51	6.70	10.38	15.57	28.66	29.25
52	6.98	10.81	16.26	30.12	30.72
53	7.26	11.28	16.97	31.64	32.32
54	7.57	11.79	17.79	33.43	34.11
55	7.97	12.42	18.78	35.03	36.16
56	8.44	13.15	19.95	35.85	38.36
57	8.96	14.00	21.22	36.63	40.66
58	9.54	14.91	22.54	37.32	41.56
59	10.15	15.91	23.81	38.19	42.41
60	10.82	16.99	25.29	39.23	43.57
61	11.46	18.02	26.77	40.37	44.83
62	12.10	19.09	28.33	41.55	46.16
63	12.81	20.24	30.11	42.88	47.63
64	13.71	21.68	32.08	44.41	49.32
65	14.88	23.50	34.25	46.22	51.32
66	16.31	25.52	35.78	48.37	53.72
67	17.77	27.50	37.62	50.76	56.47
68	18.94	29.43	39.56	53.40	59.38
69	20.35	30.91	41.54	56.08	62.26
70	22.21	32.33	43.44	58.63	65.10
71	24.25	33.48	44.96	60.71	67.41
72	25.38	34.44	46.20	62.37	69.30
73	26.13	35.48	47.57	64.23	71.37
74	27.33	37.08	49.70	67.10	74.56
75	28.92	39.16	52.52	70.88	78.76
76	31.48	42.81	57.51	77.63	86.26
77	34.37	46.33	62.14	83.89	93.23
78	37.23	50.39	67.76	91.49	101.65
79	40.09	54.62	73.62	99.40	110.43
80	43.12	58.83	79.51	107.25	119.16
81	46.26	63.23	85.77	116.06	128.98
82	49.41	67.67	92.01	124.86	138.79
83	52.56	72.07	98.26	133.65	148.62
84	55.71	76.45	104.50	142.45	158.43

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	9.94	14.13	20.76	28.57	33.02
30-34	11.07	15.74	23.16	30.87	35.58
35-39	12.39	17.62	25.96	33.60	38.64
40	12.91	18.42	27.15	34.68	39.78
41	13.27	18.93	27.90	35.32	40.54
42	13.63	19.45	28.67	35.99	41.29
43	14.01	20.02	29.48	36.73	42.16
44	14.46	20.65	30.41	37.60	43.13
45	14.87	21.27	31.40	38.62	44.27
46	15.36	22.00	32.47	39.84	45.66
47	15.93	22.83	33.64	41.22	47.24
48	16.47	23.63	34.87	42.72	48.92
49	17.06	24.48	36.13	44.27	50.72
50	17.65	25.30	37.37	45.87	52.58
51	18.17	26.07	38.53	47.50	54.40
52	18.67	26.81	39.59	49.15	56.24
53	19.20	27.57	40.77	50.82	58.22
54	19.80	28.45	42.12	52.89	60.55
55	20.55	29.59	43.76	55.25	63.30
56	21.48	30.94	45.83	58.10	66.53
57	22.54	32.45	48.11	61.18	70.13
58	23.72	34.16	50.66	64.64	74.02
59	24.98	36.02	53.46	68.40	78.34
60	26.32	37.99	56.46	72.54	83.04
61	27.63	39.93	59.37	76.65	87.77
62	28.90	41.77	62.15	80.75	92.52
63	30.32	43.89	63.58	85.39	95.28
64	32.11	46.56	64.11	86.79	96.37
65	34.48	47.69	65.17	87.96	97.95
66	35.44	48.80	66.67	89.99	99.92
67	36.34	50.19	68.59	92.59	102.80
68	37.31	51.71	70.72	95.43	106.00
69	38.50	53.21	72.83	98.30	109.18
70	39.80	54.73	74.77	100.92	112.10
71	41.15	55.93	76.07	102.68	114.22
72	42.54	56.89	77.11	104.06	115.59
73	44.09	57.97	78.23	105.59	117.27
74	45.86	59.84	80.31	108.43	120.47
75	48.52	62.78	83.11	112.21	124.67
76	52.04	67.54	88.57	119.56	132.84
77	55.52	72.29	94.00	126.91	141.01
78	59.03	77.05	98.94	133.58	148.40
79	62.54	81.90	105.48	142.41	158.23
80	67.35	88.42	114.33	154.48	171.63
81	72.50	95.50	124.20	168.81	187.51
82	77.63	102.59	134.05	183.14	203.43
83	82.80	109.67	143.89	197.47	219.33
84	87.95	116.76	153.73	211.83	235.23

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	9.12	12.89	19.16	26.37	30.46
30-34	10.14	14.43	21.31	28.44	32.77
35-39	11.33	16.17	23.87	30.91	35.58
40	11.83	16.88	24.93	31.88	36.61
41	12.11	17.38	25.62	32.47	37.31
42	12.45	17.85	26.33	33.07	37.98
43	12.81	18.35	27.12	33.78	38.72
44	13.17	18.93	27.92	34.57	39.65
45	13.61	19.52	28.84	35.53	40.70
46	14.06	20.18	29.81	36.60	41.96
47	14.53	20.93	30.87	37.83	43.34
48	15.09	21.63	32.03	39.21	44.94
49	15.60	22.38	33.14	40.59	46.55
50	16.15	23.17	34.30	42.13	48.26
51	16.59	23.85	35.35	43.62	49.97
52	17.04	24.52	36.30	45.06	51.61
53	17.51	25.22	37.33	46.63	53.42
54	18.08	26.04	38.55	48.48	55.51
55	18.74	27.04	40.06	50.67	58.00
56	19.62	28.26	41.95	53.21	60.98
57	20.55	29.68	44.03	56.06	64.21
58	21.62	31.18	46.36	59.18	67.80
59	22.76	32.90	48.86	62.59	71.69
60	23.97	34.66	51.57	66.33	75.94
61	25.17	36.42	54.14	70.05	80.22
62	26.28	38.11	54.39	73.40	81.50
63	27.59	40.00	54.63	73.94	82.10
64	29.21	40.65	55.25	74.55	83.01
65	30.32	41.34	56.11	75.74	84.11
66	31.00	42.27	57.39	77.46	86.02
67	31.84	43.49	59.02	79.66	88.46
68	32.72	44.83	60.81	82.09	91.18
69	33.72	46.09	62.62	84.53	93.88
70	34.72	47.30	64.16	86.60	96.34
71	35.62	48.18	65.30	88.14	97.87
72	36.44	48.79	66.08	89.18	99.03
73	37.35	49.46	66.92	90.36	100.31
74	38.76	50.80	68.68	92.71	103.02
75	40.47	52.91	71.15	96.05	106.73
76	43.38	56.78	76.17	102.82	114.25
77	46.30	60.67	81.19	109.60	121.78
78	49.22	64.53	86.20	116.38	129.31
79	52.17	68.54	91.79	123.91	137.68
80	56.03	73.77	99.19	133.82	148.70
81	60.09	79.32	107.16	145.26	161.36
82	64.15	84.89	115.14	156.70	174.04
83	68.22	90.45	123.13	168.11	186.72
84	72.30	96.02	131.11	179.56	199.42

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	8.08	11.49	16.97	23.42	27.13
30-34	8.98	12.81	18.93	25.30	29.20
35-39	10.00	14.31	21.13	27.47	31.57
40	10.44	14.95	22.11	28.30	32.52
41	10.70	15.35	22.70	28.82	33.10
42	11.00	15.78	23.34	29.36	33.68
43	11.28	16.21	23.99	29.96	34.39
44	11.65	16.71	24.77	30.64	35.15
45	12.00	17.26	25.51	31.49	36.05
46	12.39	17.83	26.40	32.43	37.20
47	12.85	18.46	27.32	33.51	38.42
48	13.28	19.09	28.30	34.72	39.78
49	13.75	19.78	29.33	35.95	41.23
50	14.19	20.43	30.32	37.27	42.67
51	14.59	21.06	31.19	38.60	44.17
52	15.03	21.63	32.09	39.87	45.62
53	15.41	22.24	32.96	41.23	47.28
54	15.89	22.93	34.04	42.84	49.07
55	16.47	23.80	35.36	44.74	51.28
56	17.21	24.88	36.98	46.78	53.81
57	18.06	26.08	38.79	48.85	56.66
58	18.99	27.44	40.67	51.06	59.80
59	19.93	28.89	42.46	53.73	63.20
60	21.04	30.46	44.53	56.86	66.91
61	22.02	31.97	46.57	59.98	69.86
62	23.02	33.42	46.83	63.12	70.19
63	24.10	34.73	47.03	63.65	70.68
64	25.52	35.13	47.53	64.16	71.46
65	26.19	35.71	48.28	65.18	72.40
66	26.80	36.53	49.38	66.65	74.03
67	27.57	37.56	50.77	68.52	76.12
68	28.35	38.69	52.32	70.61	78.40
69	29.19	39.76	53.87	72.70	80.71
70	29.96	40.82	55.16	74.45	82.79
71	30.52	41.60	56.15	75.79	84.28
72	30.92	42.15	56.86	76.74	85.19
73	31.36	42.75	57.60	77.76	86.35
74	32.21	43.85	59.07	79.72	88.57
75	33.36	45.34	61.03	82.38	91.54
76	35.54	48.13	64.85	87.55	97.29
77	37.74	50.92	68.69	92.73	103.04
78	39.96	53.72	72.53	97.93	108.81
79	41.86	56.79	76.71	103.56	115.06
80	44.87	60.93	82.54	111.29	123.66
81	47.95	65.24	88.66	119.89	133.22
82	51.05	69.57	94.79	128.50	142.80
83	54.13	73.88	100.91	137.09	152.36
84	57.23	78.18	107.03	145.70	161.93

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.58	1.91	2.30	4.03	4.19
30-34	1.91	2.32	2.85	5.05	5.19
35-39	2.30	2.83	3.54	6.34	6.48
40	2.46	3.04	3.82	6.90	7.05
41	2.56	3.18	4.00	7.23	7.37
42	2.67	3.32	4.19	7.56	7.70
43	2.78	3.47	4.39	7.92	8.07
44	2.92	3.65	4.62	8.31	8.45
45	3.04	3.83	4.87	8.75	8.89
46	3.20	4.04	5.13	9.22	9.37
47	3.37	4.27	5.41	9.72	9.89
48	3.54	4.49	5.72	10.26	10.44
49	3.73	4.74	6.06	10.83	11.02
50	3.93	5.00	6.41	11.46	11.65
51	4.13	5.27	6.77	12.09	12.28
52	4.34	5.54	7.13	12.74	12.94
53	4.55	5.85	7.53	13.42	13.64
54	4.82	6.18	7.99	14.23	14.46
55	5.09	6.57	8.51	15.15	15.43
56	5.43	7.03	9.12	16.21	16.51
57	5.80	7.52	9.77	17.39	17.71
58	6.20	8.05	10.49	18.67	19.02
59	6.64	8.64	11.30	20.08	20.46
60	7.12	9.29	12.16	21.62	22.03
61	7.56	9.89	13.00	23.14	23.58
62	7.98	10.47	13.79	24.64	25.13
63	8.47	11.12	14.70	26.34	26.87
64	9.12	12.02	15.92	28.46	29.05
65	10.02	13.24	17.57	30.26	31.95
66	11.21	14.82	19.69	32.34	35.51
67	12.63	16.69	22.17	34.69	38.51
68	14.23	18.79	24.56	37.22	41.34
69	15.97	21.11	26.66	39.85	44.29
70	17.32	23.31	29.05	42.53	47.26
71	18.44	24.61	32.22	44.80	49.77
72	19.56	25.75	34.53	46.67	51.86
73	20.80	27.04	36.18	48.87	54.30
74	22.28	28.97	38.76	52.35	58.17
75	24.35	31.33	42.82	57.83	64.24
76	27.34	36.14	49.80	67.24	74.71
77	30.32	40.95	56.78	76.67	85.18
78	33.31	45.77	63.76	86.09	95.64
79	36.31	50.67	70.80	95.60	106.22
80	39.62	55.47	77.81	105.26	116.96
81	43.02	60.48	85.29	117.68	130.73
82	46.41	65.48	92.77	130.10	144.52
83	49.82	70.49	100.25	142.52	158.29
84	53.23	75.51	107.72	154.94	172.08

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.49	1.75	2.14	3.74	3.88
30-34	1.77	2.13	2.63	4.66	4.79
35-39	2.12	2.60	3.24	5.82	5.94
40	2.23	2.78	3.49	6.33	6.45
41	2.33	2.91	3.65	6.61	6.76
42	2.43	3.03	3.82	6.92	7.05
43	2.54	3.18	4.01	7.24	7.37
44	2.65	3.33	4.21	7.60	7.74
45	2.78	3.50	4.44	7.98	8.12
46	2.92	3.67	4.68	8.42	8.55
47	3.06	3.88	4.94	8.86	9.00
48	3.23	4.08	5.22	9.35	9.51
49	3.39	4.30	5.51	9.86	10.04
50	3.57	4.55	5.84	10.44	10.60
51	3.74	4.78	6.16	11.01	11.20
52	3.93	5.03	6.49	11.57	11.78
53	4.13	5.31	6.84	12.21	12.42
54	4.36	5.61	7.25	12.93	13.16
55	4.62	5.96	7.72	13.78	14.01
56	4.92	6.36	8.27	14.72	15.00
57	5.25	6.81	8.87	15.78	16.07
58	5.62	7.29	9.52	16.94	17.26
59	6.01	7.82	10.23	18.19	18.55
60	6.43	8.40	11.02	19.58	19.95
61	6.83	8.95	11.75	20.82	21.36
62	7.20	9.45	12.47	21.85	22.72
63	7.64	10.05	13.30	22.99	24.27
64	8.23	10.85	14.37	24.28	26.22
65	9.04	11.93	15.86	25.78	28.63
66	10.10	13.36	17.75	27.53	30.58
67	11.38	15.03	19.11	29.48	32.74
68	12.83	16.49	20.72	31.59	35.10
69	13.93	18.00	23.27	33.81	37.58
70	14.87	19.53	25.79	36.13	40.15
71	15.71	21.01	28.23	38.17	42.41
72	16.46	21.95	29.57	39.93	44.39
73	17.32	23.05	31.10	42.01	46.67
74	18.57	24.90	33.80	45.64	50.71
75	20.21	27.69	37.76	50.99	56.66
76	23.08	31.77	43.61	58.88	65.42
77	25.94	35.85	49.46	66.78	74.19
78	28.79	39.92	55.31	74.67	82.97
79	31.69	44.12	61.27	82.73	91.92
80	34.51	48.14	67.10	90.65	100.74
81	37.35	52.27	73.17	100.58	111.75
82	40.20	56.41	79.23	110.51	122.78
83	43.06	60.53	85.31	120.45	133.79
84	45.92	64.68	91.38	130.39	144.84

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.36	1.59	1.93	3.37	3.49
30-34	1.59	1.92	2.35	4.17	4.30
35-39	1.87	2.30	2.85	5.16	5.27
40	1.99	2.46	3.08	5.60	5.71
41	2.07	2.56	3.22	5.85	5.96
42	2.15	2.68	3.37	6.11	6.23
43	2.23	2.80	3.52	6.38	6.52
44	2.35	2.93	3.71	6.70	6.81
45	2.46	3.08	3.89	7.03	7.15
46	2.57	3.24	4.11	7.41	7.52
47	2.70	3.40	4.34	7.79	7.92
48	2.84	3.58	4.57	8.22	8.35
49	2.98	3.78	4.83	8.67	8.82
50	3.12	3.99	5.10	9.15	9.30
51	3.29	4.19	5.38	9.65	9.82
52	3.46	4.41	5.68	10.16	10.33
53	3.63	4.64	5.99	10.69	10.89
54	3.81	4.91	6.34	11.33	11.53
55	4.04	5.20	6.75	12.03	12.27
56	4.29	5.54	7.22	12.76	13.10
57	4.58	5.93	7.72	13.42	14.02
58	4.90	6.35	8.23	14.13	15.05
59	5.23	6.80	8.68	15.03	16.17
60	5.60	7.30	9.23	16.16	17.39
61	5.93	7.77	9.77	17.27	18.57
62	6.26	8.22	10.36	18.35	19.76
63	6.62	8.72	11.03	19.58	21.07
64	7.12	9.41	11.81	20.67	22.73
65	7.82	10.33	12.89	21.96	24.40
66	8.75	11.36	14.42	23.45	26.04
67	9.68	12.34	16.07	25.09	27.88
68	10.33	13.51	17.91	26.89	29.85
69	11.15	14.99	19.89	28.77	31.95
70	12.27	16.70	22.19	30.71	34.13
71	13.46	17.98	23.99	32.43	36.04
72	14.28	18.80	25.12	33.93	37.71
73	15.08	19.73	26.42	35.69	39.65
74	16.16	21.17	28.61	38.63	42.93
75	17.54	23.44	31.81	42.96	47.72
76	19.81	26.71	36.45	49.23	54.70
77	22.07	29.99	41.09	55.49	61.67
78	24.34	33.27	45.74	61.75	68.62
79	26.60	36.68	50.54	68.23	75.81
80	28.88	39.89	55.10	74.38	82.64
81	31.14	43.10	59.74	81.86	90.94
82	33.41	46.33	64.37	89.36	99.24
83	35.67	49.55	69.00	96.84	107.55
84	37.93	52.77	73.63	104.33	115.85

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	3.12	4.65	6.79	12.98	13.46
30-34	3.68	5.53	8.07	15.14	15.56
35-39	4.35	6.55	9.65	17.74	18.16
40	4.63	7.01	10.34	18.77	19.19
41	4.81	7.31	10.76	19.60	20.05
42	5.00	7.61	11.25	20.55	21.00
43	5.20	7.93	11.73	21.57	22.06
44	5.44	8.29	12.27	22.64	23.17
45	5.65	8.66	12.86	23.81	24.29
46	5.91	9.09	13.52	24.94	25.46
47	6.22	9.56	14.22	26.10	26.67
48	6.52	10.04	14.96	27.33	27.90
49	6.85	10.54	15.75	28.68	29.22
50	7.17	11.04	16.52	30.11	30.76
51	7.47	11.55	17.31	31.67	32.30
52	7.78	12.03	18.07	33.31	33.95
53	8.10	12.55	18.86	35.05	35.71
54	8.48	13.14	19.80	37.02	37.75
55	8.92	13.86	20.92	39.22	40.03
56	9.44	14.73	22.23	41.74	42.60
57	10.04	15.66	23.69	44.34	45.38
58	10.69	16.69	25.30	45.34	48.38
59	11.42	17.85	27.06	46.31	51.57
60	12.19	19.07	28.96	47.60	53.01
61	12.92	20.27	30.85	49.00	54.56
62	13.65	21.43	32.68	50.46	56.05
63	14.47	22.76	34.72	52.10	57.85
64	15.51	24.44	37.35	53.98	59.95
65	16.83	26.57	40.65	56.20	62.40
66	18.49	29.20	43.61	58.86	65.35
67	20.39	32.22	45.81	61.90	68.72
68	22.53	35.51	48.20	65.07	72.37
69	24.89	37.31	50.65	68.36	75.93
70	27.42	39.11	53.02	71.53	79.47
71	30.05	40.64	54.95	74.15	82.37
72	31.58	41.98	56.51	76.29	84.78
73	33.22	43.47	58.24	78.64	87.36
74	35.13	45.66	60.93	82.24	91.40
75	37.62	48.84	64.45	87.00	96.68
76	40.86	53.68	70.77	95.53	106.15
77	44.09	58.49	77.06	104.04	115.60
78	47.33	63.33	83.31	112.47	124.97
79	50.57	68.25	90.66	122.40	136.00
80	54.68	73.97	98.68	133.32	148.13
81	59.08	80.23	107.66	146.36	162.60
82	63.49	86.47	116.63	159.42	177.11
83	67.91	92.73	125.61	172.48	191.58
84	72.33	99.00	134.58	185.54	206.06

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.89	4.26	6.23	12.07	12.43
30-34	3.38	5.07	7.44	13.98	14.38
35-39	3.99	6.03	8.89	16.31	16.72
40	4.23	6.45	9.52	17.30	17.69
41	4.40	6.71	9.93	18.02	18.50
42	4.58	6.99	10.33	18.91	19.31
43	4.77	7.28	10.79	19.87	20.25
44	4.98	7.61	11.29	20.86	21.31
45	5.19	7.96	11.85	21.90	22.34
46	5.44	8.33	12.43	22.92	23.41
47	5.70	8.77	13.06	23.99	24.47
48	5.97	9.20	13.74	25.14	25.64
49	6.26	9.65	14.43	26.33	26.92
50	6.56	10.13	15.19	27.71	28.26
51	6.84	10.57	15.89	29.10	29.70
52	7.11	11.02	16.56	30.54	31.18
53	7.40	11.49	17.29	32.15	32.83
54	7.73	12.03	18.13	33.93	34.63
55	8.15	12.68	19.15	36.01	36.73
56	8.65	13.46	20.35	37.40	39.07
57	9.17	14.33	21.70	38.23	41.59
58	9.77	15.26	23.15	38.97	43.39
59	10.41	16.30	24.74	39.89	44.42
60	11.09	17.41	26.48	41.00	45.51
61	11.76	18.50	28.18	42.18	46.83
62	12.43	19.56	29.85	43.43	48.23
63	13.19	20.75	31.72	44.82	49.77
64	14.10	22.24	34.03	46.42	51.56
65	15.29	24.19	35.82	48.32	53.65
66	16.79	26.55	37.42	50.59	56.18
67	18.51	29.18	39.36	53.10	59.09
68	20.46	30.70	41.38	55.88	62.06
69	22.55	32.26	43.49	58.68	65.20
70	24.25	33.71	45.48	61.38	68.17
71	25.95	34.94	47.06	63.54	70.56
72	26.97	35.92	48.34	65.24	72.51
73	28.06	37.00	49.73	67.15	74.60
74	29.60	38.70	52.01	70.21	78.00
75	31.42	41.24	55.11	74.38	82.66
76	34.30	45.46	60.82	82.13	91.24
77	37.20	49.67	66.39	89.65	99.60
78	40.07	53.87	72.74	98.21	109.12
79	42.99	58.45	79.29	107.03	118.92
80	46.37	63.18	86.00	116.03	128.93
81	49.94	68.23	93.31	126.54	140.56
82	53.51	73.30	100.62	137.03	152.20
83	57.10	78.35	107.95	147.51	163.83
84	60.69	83.42	115.25	158.00	175.46

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.58	3.82	5.57	10.70	11.17
30-34	3.02	4.52	6.63	12.47	12.85
35-39	3.53	5.36	7.89	14.53	14.88
40	3.77	5.71	8.45	15.39	15.76
41	3.92	5.95	8.81	16.05	16.42
42	4.07	6.20	9.18	16.83	17.19
43	4.22	6.45	9.57	17.61	17.99
44	4.42	6.73	10.02	18.50	18.91
45	4.60	7.04	10.48	19.42	19.82
46	4.81	7.40	11.00	20.36	20.77
47	5.04	7.74	11.57	21.28	21.69
48	5.28	8.15	12.19	22.28	22.75
49	5.54	8.54	12.81	23.34	23.84
50	5.80	8.96	13.43	24.53	25.02
51	6.03	9.34	14.01	25.79	26.33
52	6.28	9.73	14.63	27.11	27.65
53	6.53	10.15	15.27	28.48	29.09
54	6.81	10.61	16.01	30.09	30.70
55	7.17	11.18	16.90	31.53	32.54
56	7.60	11.84	17.96	32.27	34.52
57	8.06	12.60	19.10	32.97	36.59
58	8.59	13.42	20.29	33.59	37.40
59	9.14	14.32	21.43	34.37	38.17
60	9.74	15.29	22.76	35.31	39.21
61	10.31	16.22	24.09	36.33	40.35
62	10.89	17.18	25.50	37.40	41.54
63	11.53	18.22	27.10	38.59	42.87
64	12.34	19.51	28.87	39.97	44.39
65	13.39	21.15	30.83	41.60	46.19
66	14.68	22.97	32.20	43.53	48.35
67	15.99	24.75	33.86	45.68	50.82
68	17.05	26.49	35.60	48.06	53.44
69	18.32	27.82	37.39	50.47	56.03
70	19.99	29.10	39.10	52.77	58.59
71	21.83	30.13	40.46	54.64	60.67
72	22.84	31.00	41.58	56.13	62.37
73	23.52	31.93	42.81	57.81	64.23
74	24.60	33.37	44.73	60.39	67.10
75	26.03	35.24	47.27	63.79	70.88
76	28.33	38.53	51.76	69.87	77.63
77	30.93	41.70	55.93	75.50	83.91
78	33.51	45.35	60.98	82.34	91.49
79	36.08	49.16	66.26	89.46	99.39
80	38.81	52.95	71.56	96.53	107.24
81	41.63	56.91	77.19	104.45	116.08
82	44.47	60.90	82.81	112.37	124.91
83	47.30	64.86	88.43	120.29	133.76
84	50.14	68.81	94.05	128.21	142.59

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	8.95	12.72	18.68	25.71	29.72
30-34	9.96	14.17	20.84	27.78	32.02
35-39	11.15	15.86	23.36	30.24	34.78
40	11.62	16.58	24.44	31.21	35.80
41	11.94	17.04	25.11	31.79	36.49
42	12.27	17.51	25.80	32.39	37.16
43	12.61	18.02	26.53	33.06	37.94
44	13.01	18.59	27.37	33.84	38.82
45	13.38	19.14	28.26	34.76	39.84
46	13.82	19.80	29.22	35.86	41.09
47	14.34	20.55	30.28	37.10	42.52
48	14.82	21.27	31.38	38.45	44.03
49	15.35	22.03	32.52	39.84	45.65
50	15.89	22.77	33.63	41.28	47.32
51	16.35	23.46	34.68	42.75	48.96
52	16.80	24.13	35.63	44.24	50.62
53	17.28	24.81	36.69	45.74	52.40
54	17.82	25.61	37.91	47.60	54.50
55	18.50	26.63	39.38	49.73	56.97
56	19.33	27.85	41.25	52.29	59.88
57	20.29	29.21	43.30	55.06	63.12
58	21.35	30.74	45.59	58.18	66.62
59	22.48	32.42	48.11	61.56	70.51
60	23.69	34.19	50.81	65.29	74.74
61	24.87	35.94	53.43	68.99	78.99
62	26.01	37.59	55.94	72.68	83.27
63	27.29	39.50	57.22	76.85	85.75
64	28.90	41.90	57.70	78.11	86.73
65	31.03	42.92	58.65	79.16	88.16
66	31.90	43.92	60.00	80.99	89.93
67	32.71	45.17	61.73	83.33	92.52
68	33.58	46.54	63.65	85.89	95.40
69	34.65	47.89	65.55	88.47	98.26
70	35.82	49.26	67.29	90.83	100.89
71	37.04	50.34	68.46	92.41	102.80
72	38.29	51.20	69.40	93.65	104.03
73	39.68	52.17	70.41	95.03	105.54
74	41.27	53.86	72.28	97.59	108.42
75	43.67	56.50	74.80	100.99	112.20
76	46.84	60.79	79.71	107.60	119.56
77	49.97	65.06	84.60	114.22	126.91
78	53.13	69.35	89.05	120.22	133.56
79	56.29	73.71	94.93	128.17	142.41
80	60.62	79.58	102.90	139.03	154.47
81	65.25	85.95	111.78	151.93	168.76
82	69.87	92.33	120.65	164.83	183.09
83	74.52	98.70	129.50	177.72	197.40
84	79.16	105.08	138.36	190.65	211.71

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	8.21	11.60	17.24	23.73	27.41
30-34	9.13	12.99	19.18	25.60	29.49
35-39	10.20	14.55	21.48	27.82	32.02
40	10.65	15.19	22.44	28.69	32.95
41	10.90	15.64	23.06	29.22	33.58
42	11.21	16.07	23.70	29.76	34.18
43	11.53	16.52	24.41	30.40	34.85
44	11.85	17.04	25.13	31.11	35.69
45	12.25	17.57	25.96	31.98	36.63
46	12.65	18.16	26.83	32.94	37.76
47	13.08	18.84	27.78	34.05	39.01
48	13.58	19.47	28.83	35.29	40.45
49	14.04	20.14	29.83	36.53	41.90
50	14.54	20.85	30.87	37.92	43.43
51	14.93	21.47	31.82	39.26	44.97
52	15.34	22.07	32.67	40.55	46.45
53	15.76	22.70	33.60	41.97	48.08
54	16.27	23.44	34.70	43.63	49.96
55	16.87	24.34	36.05	45.60	52.20
56	17.66	25.43	37.76	47.89	54.88
57	18.50	26.71	39.63	50.45	57.79
58	19.46	28.06	41.72	53.26	61.02
59	20.48	29.61	43.97	56.33	64.52
60	21.57	31.19	46.41	59.70	68.35
61	22.65	32.78	48.73	63.05	72.20
62	23.65	34.30	48.95	66.06	73.35
63	24.83	36.00	49.17	66.55	73.89
64	26.29	36.59	49.73	67.10	74.71
65	27.29	37.21	50.50	68.17	75.70
66	27.90	38.04	51.65	69.71	77.42
67	28.66	39.14	53.12	71.69	79.61
68	29.45	40.35	54.73	73.88	82.06
69	30.35	41.48	56.36	76.08	84.49
70	31.25	42.57	57.74	77.94	86.71
71	32.06	43.36	58.77	79.33	88.08
72	32.80	43.91	59.47	80.26	89.13
73	33.62	44.51	60.23	81.32	90.28
74	34.88	45.72	61.81	83.44	92.72
75	36.42	47.62	64.04	86.45	96.06
76	39.04	51.10	68.55	92.54	102.83
77	41.67	54.60	73.07	98.64	109.60
78	44.30	58.08	77.58	104.74	116.38
79	46.95	61.69	82.61	111.52	123.91
80	50.43	66.39	89.27	120.44	133.83
81	54.08	71.39	96.44	130.73	145.22
82	57.74	76.40	103.63	141.03	156.64
83	61.40	81.41	110.82	151.30	168.05
84	65.07	86.42	118.00	161.60	179.48

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	7.27	10.34	15.27	21.08	24.42
30-34	8.08	11.53	17.04	22.77	26.28
35-39	9.00	12.88	19.02	24.72	28.41
40	9.40	13.46	19.90	25.47	29.27
41	9.63	13.82	20.43	25.94	29.79
42	9.90	14.20	21.01	26.42	30.31
43	10.15	14.59	21.59	26.96	30.95
44	10.49	15.04	22.29	27.58	31.64
45	10.80	15.53	22.96	28.34	32.45
46	11.15	16.05	23.76	29.19	33.48
47	11.57	16.61	24.59	30.16	34.58
48	11.95	17.18	25.47	31.25	35.80
49	12.38	17.80	26.40	32.36	37.11
50	12.77	18.39	27.29	33.54	38.40
51	13.13	18.95	28.07	34.74	39.75
52	13.53	19.47	28.88	35.88	41.06
53	13.87	20.02	29.66	37.11	42.55
54	14.30	20.64	30.64	38.56	44.16
55	14.82	21.42	31.82	40.27	46.15
56	15.49	22.39	33.28	42.10	48.43
57	16.25	23.47	34.91	43.97	50.99
58	17.09	24.70	36.60	45.95	53.82
59	17.94	26.00	38.21	48.36	56.88
60	18.94	27.41	40.08	51.17	60.22
61	19.82	28.77	41.91	53.98	62.87
62	20.72	30.08	42.15	56.81	63.17
63	21.69	31.26	42.33	57.29	63.61
64	22.97	31.62	42.78	57.74	64.31
65	23.57	32.14	43.45	58.66	65.16
66	24.12	32.88	44.44	59.99	66.63
67	24.81	33.80	45.69	61.67	68.51
68	25.52	34.82	47.09	63.55	70.56
69	26.27	35.78	48.48	65.43	72.64
70	26.96	36.74	49.64	67.01	74.51
71	27.47	37.44	50.54	68.21	75.85
72	27.83	37.94	51.17	69.07	76.67
73	28.22	38.48	51.84	69.98	77.72
74	28.99	39.47	53.16	71.75	79.71
75	30.02	40.81	54.93	74.14	82.39
76	31.99	43.32	58.37	78.80	87.56
77	33.97	45.83	61.82	83.46	92.74
78	35.96	48.35	65.28	88.14	97.93
79	37.67	51.11	69.04	93.20	103.55
80	40.38	54.84	74.29	100.16	111.29
81	43.16	58.72	79.79	107.90	119.90
82	45.95	62.61	85.31	115.65	128.52
83	48.72	66.49	90.82	123.38	137.12
84	51.51	70.36	96.33	131.13	145.74

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.76	2.12	2.56	4.48	4.65
30-34	2.12	2.58	3.17	5.61	5.77
35-39	2.55	3.14	3.93	7.04	7.20
40	2.73	3.38	4.24	7.67	7.83
41	2.84	3.53	4.44	8.03	8.19
42	2.97	3.69	4.66	8.40	8.56
43	3.09	3.86	4.88	8.80	8.97
44	3.24	4.06	5.13	9.23	9.39
45	3.38	4.26	5.41	9.72	9.88
46	3.55	4.49	5.70	10.24	10.41
47	3.74	4.74	6.01	10.80	10.99
48	3.93	4.99	6.36	11.40	11.60
49	4.14	5.27	6.73	12.03	12.24
50	4.37	5.55	7.12	12.73	12.94
51	4.59	5.85	7.52	13.43	13.64
52	4.82	6.16	7.92	14.16	14.38
53	5.06	6.50	8.37	14.91	15.16
54	5.35	6.87	8.88	15.81	16.07
55	5.66	7.30	9.45	16.83	17.14
56	6.03	7.81	10.13	18.01	18.34
57	6.44	8.35	10.86	19.32	19.68
58	6.89	8.94	11.66	20.74	21.13
59	7.38	9.60	12.55	22.31	22.73
60	7.91	10.32	13.51	24.02	24.48
61	8.40	10.99	14.44	25.71	26.20
62	8.87	11.63	15.32	27.38	27.92
63	9.41	12.36	16.33	29.27	29.85
64	10.13	13.36	17.69	31.62	32.28
65	11.13	14.71	19.52	33.62	35.50
66	12.45	16.47	21.88	35.93	39.46
67	14.03	18.54	24.63	38.54	42.79
68	15.81	20.88	27.29	41.35	45.93
69	17.74	23.46	29.62	44.28	49.21
70	19.24	25.90	32.28	47.26	52.51
71	20.49	27.34	35.80	49.78	55.30
72	21.73	28.61	38.37	51.86	57.62
73	23.11	30.04	40.20	54.30	60.33
74	24.75	32.19	43.07	58.17	64.63
75	27.05	34.81	47.58	64.25	71.38
76	30.38	40.15	55.33	74.71	83.01
77	33.69	45.50	63.09	85.19	94.64
78	37.01	50.85	70.84	95.65	106.27
79	40.34	56.30	78.67	106.22	118.02
80	44.02	61.63	86.45	116.96	129.95
81	47.80	67.20	94.77	130.76	145.26
82	51.57	72.76	103.08	144.55	160.58
83	55.36	78.32	111.39	158.36	175.88
84	59.14	83.90	119.69	172.15	191.20

EXB01P97      EXC01P97      EXD01P97      EXE01P97      EXA01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.66	1.94	2.38	4.16	4.31
30-34	1.97	2.37	2.92	5.18	5.32
35-39	2.35	2.89	3.60	6.47	6.60
40	2.48	3.09	3.88	7.03	7.17
41	2.59	3.23	4.06	7.34	7.51
42	2.70	3.37	4.24	7.69	7.83
43	2.82	3.53	4.46	8.04	8.19
44	2.94	3.70	4.68	8.44	8.60
45	3.09	3.89	4.93	8.87	9.02
46	3.24	4.08	5.20	9.35	9.50
47	3.40	4.31	5.49	9.84	10.00
48	3.59	4.53	5.80	10.39	10.57
49	3.77	4.78	6.12	10.96	11.16
50	3.97	5.05	6.49	11.60	11.78
51	4.16	5.31	6.84	12.23	12.44
52	4.37	5.59	7.21	12.86	13.09
53	4.59	5.90	7.60	13.57	13.80
54	4.84	6.23	8.05	14.37	14.62
55	5.13	6.62	8.58	15.31	15.57
56	5.47	7.07	9.19	16.36	16.67
57	5.83	7.57	9.86	17.53	17.86
58	6.24	8.10	10.58	18.82	19.18
59	6.68	8.69	11.37	20.21	20.61
60	7.14	9.33	12.24	21.75	22.17
61	7.59	9.94	13.06	23.13	23.73
62	8.00	10.50	13.86	24.28	25.24
63	8.49	11.17	14.78	25.54	26.97
64	9.14	12.05	15.97	26.98	29.13
65	10.04	13.26	17.62	28.64	31.81
66	11.22	14.84	19.72	30.59	33.98
67	12.64	16.70	21.23	32.75	36.38
68	14.25	18.32	23.02	35.10	39.00
69	15.48	20.00	25.86	37.57	41.75
70	16.52	21.70	28.66	40.14	44.61
71	17.45	23.34	31.37	42.41	47.12
72	18.29	24.39	32.85	44.37	49.32
73	19.24	25.61	34.56	46.68	51.86
74	20.63	27.67	37.55	50.71	56.34
75	22.46	30.77	41.96	56.65	62.95
76	25.64	35.30	48.45	65.42	72.69
77	28.82	39.83	54.95	74.20	82.43
78	31.99	44.35	61.45	82.97	92.19
79	35.21	49.02	68.08	91.92	102.13
80	38.34	53.49	74.55	100.72	111.93
81	41.50	58.08	81.30	111.76	124.17
82	44.67	62.68	88.03	122.79	136.42
83	47.84	67.26	94.79	133.83	148.66
84	51.02	71.87	101.53	144.88	160.93
	EXH01P97	EXI01P97	EXJ01P97	EXK01P97	EXG01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.51	1.77	2.14	3.74	3.88
30-34	1.77	2.13	2.61	4.63	4.78
35-39	2.08	2.55	3.17	5.73	5.85
40	2.21	2.73	3.42	6.22	6.34
41	2.30	2.84	3.58	6.50	6.62
42	2.39	2.98	3.74	6.79	6.92
43	2.48	3.11	3.91	7.09	7.24
44	2.61	3.25	4.12	7.44	7.57
45	2.73	3.42	4.32	7.81	7.94
46	2.85	3.60	4.57	8.23	8.36
47	3.00	3.78	4.82	8.65	8.80
48	3.15	3.98	5.08	9.13	9.28
49	3.31	4.20	5.37	9.63	9.80
50	3.47	4.43	5.67	10.17	10.33
51	3.65	4.66	5.98	10.72	10.91
52	3.84	4.90	6.31	11.29	11.48
53	4.03	5.16	6.65	11.88	12.10
54	4.23	5.45	7.04	12.59	12.81
55	4.49	5.78	7.50	13.37	13.63
56	4.77	6.16	8.02	14.18	14.55
57	5.09	6.59	8.58	14.91	15.58
58	5.44	7.05	9.14	15.70	16.72
59	5.81	7.56	9.64	16.70	17.97
60	6.22	8.11	10.26	17.95	19.32
61	6.59	8.63	10.86	19.19	20.63
62	6.95	9.13	11.51	20.39	21.95
63	7.35	9.69	12.26	21.75	23.41
64	7.91	10.45	13.12	22.97	25.25
65	8.69	11.48	14.32	24.40	27.11
66	9.72	12.62	16.02	26.05	28.93
67	10.76	13.71	17.86	27.88	30.98
68	11.48	15.01	19.90	29.88	33.17
69	12.39	16.66	22.10	31.97	35.50
70	13.63	18.55	24.66	34.12	37.92
71	14.96	19.98	26.66	36.03	40.04
72	15.87	20.89	27.91	37.70	41.90
73	16.75	21.92	29.36	39.65	44.05
74	17.96	23.52	31.79	42.92	47.70
75	19.49	26.04	35.34	47.73	53.02
76	22.01	29.68	40.50	54.70	60.78
77	24.52	33.32	45.66	61.66	68.52
78	27.04	36.97	50.82	68.61	76.24
79	29.55	40.75	56.15	75.81	84.23
80	32.09	44.32	61.22	82.64	91.82
81	34.60	47.89	66.38	90.96	101.04
82	37.12	51.48	71.52	99.29	110.27
83	39.63	55.06	76.67	107.60	119.50
84	42.14	58.63	81.81	115.92	128.72

EXN01P97      EXO01P97      EXP01P97      EXQ01P97      EXM01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	3.47	5.17	7.54	14.42	14.96
30-34	4.09	6.14	8.97	16.82	17.29
35-39	4.83	7.28	10.72	19.71	20.18
40	5.14	7.79	11.49	20.85	21.32
41	5.34	8.12	11.96	21.78	22.28
42	5.56	8.45	12.50	22.83	23.33
43	5.78	8.81	13.03	23.97	24.51
44	6.04	9.21	13.63	25.16	25.74
45	6.28	9.62	14.29	26.46	26.99
46	6.57	10.10	15.02	27.71	28.29
47	6.91	10.62	15.80	29.00	29.63
48	7.24	11.15	16.62	30.37	31.00
49	7.61	11.71	17.50	31.87	32.47
50	7.97	12.27	18.36	33.46	34.18
51	8.30	12.83	19.23	35.19	35.89
52	8.64	13.37	20.08	37.01	37.72
53	9.00	13.94	20.96	38.94	39.68
54	9.42	14.60	22.00	41.13	41.94
55	9.91	15.40	23.24	43.58	44.48
56	10.49	16.37	24.70	46.38	47.33
57	11.16	17.40	26.32	49.27	50.42
58	11.88	18.54	28.11	50.38	53.75
59	12.69	19.83	30.07	51.46	57.30
60	13.54	21.19	32.18	52.89	58.90
61	14.35	22.52	34.28	54.44	60.62
62	15.17	23.81	36.31	56.07	62.28
63	16.08	25.29	38.58	57.89	64.28
64	17.23	27.16	41.50	59.98	66.61
65	18.70	29.52	45.17	62.44	69.33
66	20.54	32.44	48.46	65.40	72.61
67	22.66	35.80	50.90	68.78	76.36
68	25.03	39.45	53.56	72.30	80.41
69	27.65	41.46	56.28	75.95	84.37
70	30.47	43.45	58.91	79.48	88.30
71	33.39	45.16	61.05	82.39	91.52
72	35.09	46.64	62.79	84.77	94.20
73	36.91	48.30	64.71	87.38	97.07
74	39.03	50.73	67.70	91.38	101.55
75	41.80	54.27	71.61	96.67	107.42
76	45.40	59.64	78.63	106.14	117.94
77	48.99	64.99	85.62	115.60	128.44
78	52.59	70.37	92.57	124.97	138.85
79	56.19	75.83	100.73	136.00	151.11
80	60.75	82.19	109.64	148.13	164.59
81	65.64	89.14	119.62	162.62	180.67
82	70.54	96.08	129.59	177.13	196.79
83	75.46	103.03	139.57	191.64	212.87
84	80.37	110.00	149.53	206.15	228.95
	XSB01P97	XSC01P97	XSD01P97	XSE01P97	XSA01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	3.21	4.73	6.92	13.41	13.81
30-34	3.76	5.63	8.27	15.53	15.98
35-39	4.43	6.70	9.88	18.12	18.58
40	4.70	7.17	10.58	19.22	19.65
41	4.89	7.46	11.03	20.02	20.56
42	5.09	7.77	11.48	21.01	21.46
43	5.30	8.09	11.99	22.08	22.50
44	5.53	8.45	12.54	23.18	23.68
45	5.77	8.84	13.17	24.33	24.82
46	6.04	9.26	13.81	25.47	26.01
47	6.33	9.74	14.51	26.66	27.19
48	6.63	10.22	15.27	27.93	28.49
49	6.96	10.72	16.03	29.25	29.91
50	7.29	11.25	16.88	30.79	31.40
51	7.60	11.74	17.65	32.33	33.00
52	7.90	12.24	18.40	33.93	34.64
53	8.22	12.77	19.21	35.72	36.48
54	8.59	13.37	20.14	37.70	38.48
55	9.06	14.09	21.28	40.01	40.81
56	9.61	14.96	22.61	41.55	43.41
57	10.19	15.92	24.11	42.48	46.21
58	10.85	16.96	25.72	43.30	48.21
59	11.57	18.11	27.49	44.32	49.36
60	12.32	19.34	29.42	45.55	50.57
61	13.07	20.55	31.31	46.87	52.03
62	13.81	21.73	33.17	48.26	53.59
63	14.65	23.06	35.24	49.80	55.30
64	15.67	24.71	37.81	51.58	57.29
65	16.99	26.88	39.80	53.69	59.61
66	18.66	29.50	41.58	56.21	62.42
67	20.57	32.42	43.73	59.00	65.65
68	22.73	34.11	45.98	62.09	68.96
69	25.05	35.84	48.32	65.20	72.44
70	26.94	37.46	50.53	68.20	75.74
71	28.83	38.82	52.29	70.60	78.40
72	29.97	39.91	53.71	72.49	80.57
73	31.18	41.11	55.26	74.61	82.89
74	32.89	43.00	57.79	78.01	86.67
75	34.91	45.82	61.23	82.64	91.84
76	38.11	50.51	67.58	91.25	101.38
77	41.33	55.19	73.77	99.61	110.67
78	44.52	59.86	80.82	109.12	121.24
79	47.77	64.94	88.10	118.92	132.13
80	51.52	70.20	95.56	128.92	143.26
81	55.49	75.81	103.68	140.60	156.18
82	59.46	81.44	111.80	152.25	169.11
83	63.44	87.05	119.94	163.90	182.03
84	67.43	92.69	128.06	175.56	194.96

XSH01P97      XSI01P97      XSJ01P97      XSK01P97      XSG01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.87	4.24	6.19	11.89	12.41
30-34	3.36	5.02	7.37	13.86	14.28
35-39	3.92	5.96	8.77	16.14	16.53
40	4.19	6.34	9.39	17.10	17.51
41	4.36	6.61	9.79	17.83	18.24
42	4.52	6.89	10.20	18.70	19.10
43	4.69	7.17	10.63	19.57	19.99
44	4.91	7.48	11.13	20.56	21.01
45	5.11	7.82	11.64	21.58	22.02
46	5.34	8.22	12.22	22.62	23.08
47	5.60	8.60	12.86	23.64	24.10
48	5.87	9.05	13.54	24.75	25.28
49	6.15	9.49	14.23	25.93	26.49
50	6.44	9.95	14.92	27.26	27.80
51	6.70	10.38	15.57	28.66	29.25
52	6.98	10.81	16.26	30.12	30.72
53	7.26	11.28	16.97	31.64	32.32
54	7.57	11.79	17.79	33.43	34.11
55	7.97	12.42	18.78	35.03	36.16
56	8.44	13.15	19.95	35.85	38.36
57	8.96	14.00	21.22	36.63	40.66
58	9.54	14.91	22.54	37.32	41.56
59	10.15	15.91	23.81	38.19	42.41
60	10.82	16.99	25.29	39.23	43.57
61	11.46	18.02	26.77	40.37	44.83
62	12.10	19.09	28.33	41.55	46.16
63	12.81	20.24	30.11	42.88	47.63
64	13.71	21.68	32.08	44.41	49.32
65	14.88	23.50	34.25	46.22	51.32
66	16.31	25.52	35.78	48.37	53.72
67	17.77	27.50	37.62	50.76	56.47
68	18.94	29.43	39.56	53.40	59.38
69	20.35	30.91	41.54	56.08	62.26
70	22.21	32.33	43.44	58.63	65.10
71	24.25	33.48	44.96	60.71	67.41
72	25.38	34.44	46.20	62.37	69.30
73	26.13	35.48	47.57	64.23	71.37
74	27.33	37.08	49.70	67.10	74.56
75	28.92	39.16	52.52	70.88	78.76
76	31.48	42.81	57.51	77.63	86.26
77	34.37	46.33	62.14	83.89	93.23
78	37.23	50.39	67.76	91.49	101.65
79	40.09	54.62	73.62	99.40	110.43
80	43.12	58.83	79.51	107.25	119.16
81	46.26	63.23	85.77	116.06	128.98
82	49.41	67.67	92.01	124.86	138.79
83	52.56	72.07	98.26	133.65	148.62
84	55.71	76.45	104.50	142.45	158.43

XSN01P97      XSO01P97      XSP01P97      XSQ01P97      XSM01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	9.94	14.13	20.76	28.57	41.28
30-34	11.07	15.74	23.16	30.87	44.48
35-39	12.39	17.62	25.96	33.60	48.31
40	12.91	18.42	27.15	34.68	49.73
41	13.27	18.93	27.90	35.32	50.68
42	13.63	19.45	28.67	35.99	51.62
43	14.01	20.02	29.48	36.73	52.71
44	14.46	20.65	30.41	37.60	53.92
45	14.87	21.27	31.40	38.62	55.35
46	15.36	22.00	32.47	39.84	57.09
47	15.93	22.83	33.64	41.22	59.06
48	16.47	23.63	34.87	42.72	61.16
49	17.06	24.48	36.13	44.27	63.41
50	17.65	25.30	37.37	45.87	65.74
51	18.17	26.07	38.53	47.50	68.01
52	18.67	26.81	39.59	49.15	70.31
53	19.20	27.57	40.77	50.82	72.79
54	19.80	28.45	42.12	52.89	75.70
55	20.55	29.59	43.76	55.25	79.14
56	21.48	30.94	45.83	58.10	83.18
57	22.54	32.45	48.11	61.18	87.68
58	23.72	34.16	50.66	64.64	92.54
59	24.98	36.02	53.46	68.40	93.83
60	26.32	37.99	56.46	72.54	93.94
61	27.63	39.93	59.37	76.65	94.24
62	28.90	41.77	62.15	80.75	94.71
63	30.32	43.89	63.58	85.39	95.28
64	32.11	46.56	64.11	86.79	96.37
65	34.48	47.69	65.17	87.96	97.95
66	35.44	48.80	66.67	89.99	99.92
67	36.34	50.19	68.59	92.59	102.80
68	37.31	51.71	70.72	95.43	106.00
69	38.50	53.21	72.83	98.30	109.18
70	39.80	54.73	74.77	100.92	112.10
71	41.15	55.93	76.07	102.68	114.22
72	42.54	56.89	77.11	104.06	115.59
73	44.09	57.97	78.23	105.59	117.27
74	45.86	59.84	80.31	108.43	120.47
75	48.52	62.78	83.11	112.21	124.67
76	52.04	67.54	88.57	119.56	132.84
77	55.52	72.29	94.00	126.91	141.01
78	59.03	77.05	98.94	133.58	148.40
79	62.54	81.90	105.48	142.41	158.23
80	67.35	88.42	114.33	154.48	171.63
81	72.50	95.50	124.20	168.81	187.51
82	77.63	102.59	134.05	183.14	203.43
83	82.80	109.67	143.89	197.47	219.33
84	87.95	116.76	153.73	211.83	235.23

XCB01P97      XCC01P97      XCD01P97      XCE01P97      XCA01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	9.12	12.89	19.16	26.37	38.08
30-34	10.14	14.43	21.31	28.44	40.97
35-39	11.33	16.17	23.87	30.91	44.48
40	11.83	16.88	24.93	31.88	45.77
41	12.11	17.38	25.62	32.47	46.65
42	12.45	17.85	26.33	33.07	47.48
43	12.81	18.35	27.12	33.78	48.41
44	13.17	18.93	27.92	34.57	49.57
45	13.61	19.52	28.84	35.53	50.88
46	14.06	20.18	29.81	36.60	52.46
47	14.53	20.93	30.87	37.83	54.19
48	15.09	21.63	32.03	39.21	56.19
49	15.60	22.38	33.14	40.59	58.20
50	16.15	23.17	34.30	42.13	60.34
51	16.59	23.85	35.35	43.62	62.47
52	17.04	24.52	36.30	45.06	64.52
53	17.51	25.22	37.33	46.63	66.79
54	18.08	26.04	38.55	48.48	69.40
55	18.74	27.04	40.06	50.67	72.51
56	19.62	28.26	41.95	53.21	76.24
57	20.55	29.68	44.03	56.06	80.28
58	21.62	31.18	46.36	59.18	81.18
59	22.76	32.90	48.86	62.59	80.96
60	23.97	34.66	51.57	66.33	81.01
61	25.17	36.42	54.14	70.05	81.26
62	26.28	38.11	54.39	73.40	81.50
63	27.59	40.00	54.63	73.94	82.10
64	29.21	40.65	55.25	74.55	83.01
65	30.32	41.34	56.11	75.74	84.11
66	31.00	42.27	57.39	77.46	86.02
67	31.84	43.49	59.02	79.66	88.46
68	32.72	44.83	60.81	82.09	91.18
69	33.72	46.09	62.62	84.53	93.88
70	34.72	47.30	64.16	86.60	96.34
71	35.62	48.18	65.30	88.14	97.87
72	36.44	48.79	66.08	89.18	99.03
73	37.35	49.46	66.92	90.36	100.31
74	38.76	50.80	68.68	92.71	103.02
75	40.47	52.91	71.15	96.05	106.73
76	43.38	56.78	76.17	102.82	114.25
77	46.30	60.67	81.19	109.60	121.78
78	49.22	64.53	86.20	116.38	129.31
79	52.17	68.54	91.79	123.91	137.68
80	56.03	73.77	99.19	133.82	148.70
81	60.09	79.32	107.16	145.26	161.36
82	64.15	84.89	115.14	156.70	174.04
83	68.22	90.45	123.13	168.11	186.72
84	72.30	96.02	131.11	179.56	199.42

XCH01P97      XCI01P97      XCJ01P97      XCK01P97      XCG01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	8.08	11.49	16.97	23.42	33.92
30-34	8.98	12.81	18.93	25.30	36.51
35-39	10.00	14.31	21.13	27.47	39.47
40	10.44	14.95	22.11	28.30	40.66
41	10.70	15.35	22.70	28.82	41.38
42	11.00	15.78	23.34	29.36	42.11
43	11.28	16.21	23.99	29.96	43.00
44	11.65	16.71	24.77	30.64	43.95
45	12.00	17.26	25.51	31.49	45.07
46	12.39	17.83	26.40	32.43	46.51
47	12.85	18.46	27.32	33.51	48.03
48	13.28	19.09	28.30	34.72	49.73
49	13.75	19.78	29.33	35.95	51.55
50	14.19	20.43	30.32	37.27	53.35
51	14.59	21.06	31.19	38.60	55.22
52	15.03	21.63	32.09	39.87	57.04
53	15.41	22.24	32.96	41.23	59.11
54	15.89	22.93	34.04	42.84	61.35
55	16.47	23.80	35.36	44.74	64.11
56	17.21	24.88	36.98	46.78	67.28
57	18.06	26.08	38.79	48.85	70.31
58	18.99	27.44	40.67	51.06	69.96
59	19.93	28.89	42.46	53.73	69.75
60	21.04	30.46	44.53	56.86	69.77
61	22.02	31.97	46.57	59.98	69.86
62	23.02	33.42	46.83	63.12	70.19
63	24.10	34.73	47.03	63.65	70.68
64	25.52	35.13	47.53	64.16	71.46
65	26.19	35.71	48.28	65.18	72.40
66	26.80	36.53	49.38	66.65	74.03
67	27.57	37.56	50.77	68.52	76.12
68	28.35	38.69	52.32	70.61	78.40
69	29.19	39.76	53.87	72.70	80.71
70	29.96	40.82	55.16	74.45	82.79
71	30.52	41.60	56.15	75.79	84.28
72	30.92	42.15	56.86	76.74	85.19
73	31.36	42.75	57.60	77.76	86.35
74	32.21	43.85	59.07	79.72	88.57
75	33.36	45.34	61.03	82.38	91.54
76	35.54	48.13	64.85	87.55	97.29
77	37.74	50.92	68.69	92.73	103.04
78	39.96	53.72	72.53	97.93	108.81
79	41.86	56.79	76.71	103.56	115.06
80	44.87	60.93	82.54	111.29	123.66
81	47.95	65.24	88.66	119.89	133.22
82	51.05	69.57	94.79	128.50	142.80
83	54.13	73.88	100.91	137.09	152.36
84	57.23	78.18	107.03	145.70	161.93
	XCN01P97	XCO01P97	XCP01P97	XCQ01P97	XCM01P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.58	1.91	2.30	4.03	4.19
30-34	1.91	2.32	2.85	5.05	5.19
35-39	2.30	2.83	3.54	6.34	6.48
40	2.46	3.04	3.82	6.90	7.05
41	2.56	3.18	4.00	7.23	7.37
42	2.67	3.32	4.19	7.56	7.70
43	2.78	3.47	4.39	7.92	8.07
44	2.92	3.65	4.62	8.31	8.45
45	3.04	3.83	4.87	8.75	8.89
46	3.20	4.04	5.13	9.22	9.37
47	3.37	4.27	5.41	9.72	9.89
48	3.54	4.49	5.72	10.26	10.44
49	3.73	4.74	6.06	10.83	11.02
50	3.93	5.00	6.41	11.46	11.65
51	4.13	5.27	6.77	12.09	12.28
52	4.34	5.54	7.13	12.74	12.94
53	4.55	5.85	7.53	13.42	13.64
54	4.82	6.18	7.99	14.23	14.46
55	5.09	6.57	8.51	15.15	15.43
56	5.43	7.03	9.12	16.21	16.51
57	5.80	7.52	9.77	17.39	17.71
58	6.20	8.05	10.49	18.67	19.02
59	6.64	8.64	11.30	20.08	20.46
60	7.12	9.29	12.16	21.62	22.03
61	7.56	9.89	13.00	23.14	23.58
62	7.98	10.47	13.79	24.64	25.13
63	8.47	11.12	14.70	26.34	26.87
64	9.12	12.02	15.92	28.46	29.05
65	10.02	13.24	17.57	30.26	31.95
66	11.21	14.82	19.69	32.34	35.51
67	12.63	16.69	22.17	34.69	38.51
68	14.23	18.79	24.56	37.22	41.34
69	15.97	21.11	26.66	39.85	44.29
70	17.32	23.31	29.05	42.53	47.26
71	18.44	24.61	32.22	44.80	49.77
72	19.56	25.75	34.53	46.67	51.86
73	20.80	27.04	36.18	48.87	54.30
74	22.28	28.97	38.76	52.35	58.17
75	24.35	31.33	42.82	57.83	64.24
76	27.34	36.14	49.80	67.24	74.71
77	30.32	40.95	56.78	76.67	85.18
78	33.31	45.77	63.76	86.09	95.64
79	36.31	50.67	70.80	95.60	106.22
80	39.62	55.47	77.81	105.26	116.96
81	43.02	60.48	85.29	117.68	130.73
82	46.41	65.48	92.77	130.10	144.52
83	49.82	70.49	100.25	142.52	158.29
84	53.23	75.51	107.72	154.94	172.08

EXB02P97      EXC02P97      EXD02P97      EXE02P97      EXA02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.49	1.75	2.14	3.74	3.88
30-34	1.77	2.13	2.63	4.66	4.79
35-39	2.12	2.60	3.24	5.82	5.94
40	2.23	2.78	3.49	6.33	6.45
41	2.33	2.91	3.65	6.61	6.76
42	2.43	3.03	3.82	6.92	7.05
43	2.54	3.18	4.01	7.24	7.37
44	2.65	3.33	4.21	7.60	7.74
45	2.78	3.50	4.44	7.98	8.12
46	2.92	3.67	4.68	8.42	8.55
47	3.06	3.88	4.94	8.86	9.00
48	3.23	4.08	5.22	9.35	9.51
49	3.39	4.30	5.51	9.86	10.04
50	3.57	4.55	5.84	10.44	10.60
51	3.74	4.78	6.16	11.01	11.20
52	3.93	5.03	6.49	11.57	11.78
53	4.13	5.31	6.84	12.21	12.42
54	4.36	5.61	7.25	12.93	13.16
55	4.62	5.96	7.72	13.78	14.01
56	4.92	6.36	8.27	14.72	15.00
57	5.25	6.81	8.87	15.78	16.07
58	5.62	7.29	9.52	16.94	17.26
59	6.01	7.82	10.23	18.19	18.55
60	6.43	8.40	11.02	19.58	19.95
61	6.83	8.95	11.75	20.82	21.36
62	7.20	9.45	12.47	21.85	22.72
63	7.64	10.05	13.30	22.99	24.27
64	8.23	10.85	14.37	24.28	26.22
65	9.04	11.93	15.86	25.78	28.63
66	10.10	13.36	17.75	27.53	30.58
67	11.38	15.03	19.11	29.48	32.74
68	12.83	16.49	20.72	31.59	35.10
69	13.93	18.00	23.27	33.81	37.58
70	14.87	19.53	25.79	36.13	40.15
71	15.71	21.01	28.23	38.17	42.41
72	16.46	21.95	29.57	39.93	44.39
73	17.32	23.05	31.10	42.01	46.67
74	18.57	24.90	33.80	45.64	50.71
75	20.21	27.69	37.76	50.99	56.66
76	23.08	31.77	43.61	58.88	65.42
77	25.94	35.85	49.46	66.78	74.19
78	28.79	39.92	55.31	74.67	82.97
79	31.69	44.12	61.27	82.73	91.92
80	34.51	48.14	67.10	90.65	100.74
81	37.35	52.27	73.17	100.58	111.75
82	40.20	56.41	79.23	110.51	122.78
83	43.06	60.53	85.31	120.45	133.79
84	45.92	64.68	91.38	130.39	144.84

EXH02P97      EXI02P97      EXJ02P97      EXK02P97      EXG02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.36	1.59	1.93	3.37	3.49
30-34	1.59	1.92	2.35	4.17	4.30
35-39	1.87	2.30	2.85	5.16	5.27
40	1.99	2.46	3.08	5.60	5.71
41	2.07	2.56	3.22	5.85	5.96
42	2.15	2.68	3.37	6.11	6.23
43	2.23	2.80	3.52	6.38	6.52
44	2.35	2.93	3.71	6.70	6.81
45	2.46	3.08	3.89	7.03	7.15
46	2.57	3.24	4.11	7.41	7.52
47	2.70	3.40	4.34	7.79	7.92
48	2.84	3.58	4.57	8.22	8.35
49	2.98	3.78	4.83	8.67	8.82
50	3.12	3.99	5.10	9.15	9.30
51	3.29	4.19	5.38	9.65	9.82
52	3.46	4.41	5.68	10.16	10.33
53	3.63	4.64	5.99	10.69	10.89
54	3.81	4.91	6.34	11.33	11.53
55	4.04	5.20	6.75	12.03	12.27
56	4.29	5.54	7.22	12.76	13.10
57	4.58	5.93	7.72	13.42	14.02
58	4.90	6.35	8.23	14.13	15.05
59	5.23	6.80	8.68	15.03	16.17
60	5.60	7.30	9.23	16.16	17.39
61	5.93	7.77	9.77	17.27	18.57
62	6.26	8.22	10.36	18.35	19.76
63	6.62	8.72	11.03	19.58	21.07
64	7.12	9.41	11.81	20.67	22.73
65	7.82	10.33	12.89	21.96	24.40
66	8.75	11.36	14.42	23.45	26.04
67	9.68	12.34	16.07	25.09	27.88
68	10.33	13.51	17.91	26.89	29.85
69	11.15	14.99	19.89	28.77	31.95
70	12.27	16.70	22.19	30.71	34.13
71	13.46	17.98	23.99	32.43	36.04
72	14.28	18.80	25.12	33.93	37.71
73	15.08	19.73	26.42	35.69	39.65
74	16.16	21.17	28.61	38.63	42.93
75	17.54	23.44	31.81	42.96	47.72
76	19.81	26.71	36.45	49.23	54.70
77	22.07	29.99	41.09	55.49	61.67
78	24.34	33.27	45.74	61.75	68.62
79	26.60	36.68	50.54	68.23	75.81
80	28.88	39.89	55.10	74.38	82.64
81	31.14	43.10	59.74	81.86	90.94
82	33.41	46.33	64.37	89.36	99.24
83	35.67	49.55	69.00	96.84	107.55
84	37.93	52.77	73.63	104.33	115.85
	EXN02P97	EXO02P97	EXP02P97	EXQ02P97	EXM02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	3.12	4.65	6.79	12.98	13.46
30-34	3.68	5.53	8.07	15.14	15.56
35-39	4.35	6.55	9.65	17.74	18.16
40	4.63	7.01	10.34	18.77	19.19
41	4.81	7.31	10.76	19.60	20.05
42	5.00	7.61	11.25	20.55	21.00
43	5.20	7.93	11.73	21.57	22.06
44	5.44	8.29	12.27	22.64	23.17
45	5.65	8.66	12.86	23.81	24.29
46	5.91	9.09	13.52	24.94	25.46
47	6.22	9.56	14.22	26.10	26.67
48	6.52	10.04	14.96	27.33	27.90
49	6.85	10.54	15.75	28.68	29.22
50	7.17	11.04	16.52	30.11	30.76
51	7.47	11.55	17.31	31.67	32.30
52	7.78	12.03	18.07	33.31	33.95
53	8.10	12.55	18.86	35.05	35.71
54	8.48	13.14	19.80	37.02	37.75
55	8.92	13.86	20.92	39.22	40.03
56	9.44	14.73	22.23	41.74	42.60
57	10.04	15.66	23.69	44.34	45.38
58	10.69	16.69	25.30	45.34	48.38
59	11.42	17.85	27.06	46.31	51.57
60	12.19	19.07	28.96	47.60	53.01
61	12.92	20.27	30.85	49.00	54.56
62	13.65	21.43	32.68	50.46	56.05
63	14.47	22.76	34.72	52.10	57.85
64	15.51	24.44	37.35	53.98	59.95
65	16.83	26.57	40.65	56.20	62.40
66	18.49	29.20	43.61	58.86	65.35
67	20.39	32.22	45.81	61.90	68.72
68	22.53	35.51	48.20	65.07	72.37
69	24.89	37.31	50.65	68.36	75.93
70	27.42	39.11	53.02	71.53	79.47
71	30.05	40.64	54.95	74.15	82.37
72	31.58	41.98	56.51	76.29	84.78
73	33.22	43.47	58.24	78.64	87.36
74	35.13	45.66	60.93	82.24	91.40
75	37.62	48.84	64.45	87.00	96.68
76	40.86	53.68	70.77	95.53	106.15
77	44.09	58.49	77.06	104.04	115.60
78	47.33	63.33	83.31	112.47	124.97
79	50.57	68.25	90.66	122.40	136.00
80	54.68	73.97	98.68	133.32	148.13
81	59.08	80.23	107.66	146.36	162.60
82	63.49	86.47	116.63	159.42	177.11
83	67.91	92.73	125.61	172.48	191.58
84	72.33	99.00	134.58	185.54	206.06

XSB02P97      XSC02P97      XSD02P97      XSE02P97      XSA02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.89	4.26	6.23	12.07	12.43
30-34	3.38	5.07	7.44	13.98	14.38
35-39	3.99	6.03	8.89	16.31	16.72
40	4.23	6.45	9.52	17.30	17.69
41	4.40	6.71	9.93	18.02	18.50
42	4.58	6.99	10.33	18.91	19.31
43	4.77	7.28	10.79	19.87	20.25
44	4.98	7.61	11.29	20.86	21.31
45	5.19	7.96	11.85	21.90	22.34
46	5.44	8.33	12.43	22.92	23.41
47	5.70	8.77	13.06	23.99	24.47
48	5.97	9.20	13.74	25.14	25.64
49	6.26	9.65	14.43	26.33	26.92
50	6.56	10.13	15.19	27.71	28.26
51	6.84	10.57	15.89	29.10	29.70
52	7.11	11.02	16.56	30.54	31.18
53	7.40	11.49	17.29	32.15	32.83
54	7.73	12.03	18.13	33.93	34.63
55	8.15	12.68	19.15	36.01	36.73
56	8.65	13.46	20.35	37.40	39.07
57	9.17	14.33	21.70	38.23	41.59
58	9.77	15.26	23.15	38.97	43.39
59	10.41	16.30	24.74	39.89	44.42
60	11.09	17.41	26.48	41.00	45.51
61	11.76	18.50	28.18	42.18	46.83
62	12.43	19.56	29.85	43.43	48.23
63	13.19	20.75	31.72	44.82	49.77
64	14.10	22.24	34.03	46.42	51.56
65	15.29	24.19	35.82	48.32	53.65
66	16.79	26.55	37.42	50.59	56.18
67	18.51	29.18	39.36	53.10	59.09
68	20.46	30.70	41.38	55.88	62.06
69	22.55	32.26	43.49	58.68	65.20
70	24.25	33.71	45.48	61.38	68.17
71	25.95	34.94	47.06	63.54	70.56
72	26.97	35.92	48.34	65.24	72.51
73	28.06	37.00	49.73	67.15	74.60
74	29.60	38.70	52.01	70.21	78.00
75	31.42	41.24	55.11	74.38	82.66
76	34.30	45.46	60.82	82.13	91.24
77	37.20	49.67	66.39	89.65	99.60
78	40.07	53.87	72.74	98.21	109.12
79	42.99	58.45	79.29	107.03	118.92
80	46.37	63.18	86.00	116.03	128.93
81	49.94	68.23	93.31	126.54	140.56
82	53.51	73.30	100.62	137.03	152.20
83	57.10	78.35	107.95	147.51	163.83
84	60.69	83.42	115.25	158.00	175.46
	XSH02P97	XSI02P97	XSJ02P97	XSK02P97	XSG02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.58	3.82	5.57	10.70	11.17
30-34	3.02	4.52	6.63	12.47	12.85
35-39	3.53	5.36	7.89	14.53	14.88
40	3.77	5.71	8.45	15.39	15.76
41	3.92	5.95	8.81	16.05	16.42
42	4.07	6.20	9.18	16.83	17.19
43	4.22	6.45	9.57	17.61	17.99
44	4.42	6.73	10.02	18.50	18.91
45	4.60	7.04	10.48	19.42	19.82
46	4.81	7.40	11.00	20.36	20.77
47	5.04	7.74	11.57	21.28	21.69
48	5.28	8.15	12.19	22.28	22.75
49	5.54	8.54	12.81	23.34	23.84
50	5.80	8.96	13.43	24.53	25.02
51	6.03	9.34	14.01	25.79	26.33
52	6.28	9.73	14.63	27.11	27.65
53	6.53	10.15	15.27	28.48	29.09
54	6.81	10.61	16.01	30.09	30.70
55	7.17	11.18	16.90	31.53	32.54
56	7.60	11.84	17.96	32.27	34.52
57	8.06	12.60	19.10	32.97	36.59
58	8.59	13.42	20.29	33.59	37.40
59	9.14	14.32	21.43	34.37	38.17
60	9.74	15.29	22.76	35.31	39.21
61	10.31	16.22	24.09	36.33	40.35
62	10.89	17.18	25.50	37.40	41.54
63	11.53	18.22	27.10	38.59	42.87
64	12.34	19.51	28.87	39.97	44.39
65	13.39	21.15	30.83	41.60	46.19
66	14.68	22.97	32.20	43.53	48.35
67	15.99	24.75	33.86	45.68	50.82
68	17.05	26.49	35.60	48.06	53.44
69	18.32	27.82	37.39	50.47	56.03
70	19.99	29.10	39.10	52.77	58.59
71	21.83	30.13	40.46	54.64	60.67
72	22.84	31.00	41.58	56.13	62.37
73	23.52	31.93	42.81	57.81	64.23
74	24.60	33.37	44.73	60.39	67.10
75	26.03	35.24	47.27	63.79	70.88
76	28.33	38.53	51.76	69.87	77.63
77	30.93	41.70	55.93	75.50	83.91
78	33.51	45.35	60.98	82.34	91.49
79	36.08	49.16	66.26	89.46	99.39
80	38.81	52.95	71.56	96.53	107.24
81	41.63	56.91	77.19	104.45	116.08
82	44.47	60.90	82.81	112.37	124.91
83	47.30	64.86	88.43	120.29	133.76
84	50.14	68.81	94.05	128.21	142.59

XSN02P97      XSO02P97      XSP02P97      XSQ02P97      XSM02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	8.95	12.72	18.68	25.71	37.15
30-34	9.96	14.17	20.84	27.78	40.03
35-39	11.15	15.86	23.36	30.24	43.48
40	11.62	16.58	24.44	31.21	44.76
41	11.94	17.04	25.11	31.79	45.61
42	12.27	17.51	25.80	32.39	46.46
43	12.61	18.02	26.53	33.06	47.44
44	13.01	18.59	27.37	33.84	48.53
45	13.38	19.14	28.26	34.76	49.82
46	13.82	19.80	29.22	35.86	51.38
47	14.34	20.55	30.28	37.10	53.15
48	14.82	21.27	31.38	38.45	55.04
49	15.35	22.03	32.52	39.84	57.07
50	15.89	22.77	33.63	41.28	59.17
51	16.35	23.46	34.68	42.75	61.21
52	16.80	24.13	35.63	44.24	63.28
53	17.28	24.81	36.69	45.74	65.51
54	17.82	25.61	37.91	47.60	68.13
55	18.50	26.63	39.38	49.73	71.23
56	19.33	27.85	41.25	52.29	74.86
57	20.29	29.21	43.30	55.06	78.91
58	21.35	30.74	45.59	58.18	83.29
59	22.48	32.42	48.11	61.56	84.45
60	23.69	34.19	50.81	65.29	84.55
61	24.87	35.94	53.43	68.99	84.82
62	26.01	37.59	55.94	72.68	85.24
63	27.29	39.50	57.22	76.85	85.75
64	28.90	41.90	57.70	78.11	86.73
65	31.03	42.92	58.65	79.16	88.16
66	31.90	43.92	60.00	80.99	89.93
67	32.71	45.17	61.73	83.33	92.52
68	33.58	46.54	63.65	85.89	95.40
69	34.65	47.89	65.55	88.47	98.26
70	35.82	49.26	67.29	90.83	100.89
71	37.04	50.34	68.46	92.41	102.80
72	38.29	51.20	69.40	93.65	104.03
73	39.68	52.17	70.41	95.03	105.54
74	41.27	53.86	72.28	97.59	108.42
75	43.67	56.50	74.80	100.99	112.20
76	46.84	60.79	79.71	107.60	119.56
77	49.97	65.06	84.60	114.22	126.91
78	53.13	69.35	89.05	120.22	133.56
79	56.29	73.71	94.93	128.17	142.41
80	60.62	79.58	102.90	139.03	154.47
81	65.25	85.95	111.78	151.93	168.76
82	69.87	92.33	120.65	164.83	183.09
83	74.52	98.70	129.50	177.72	197.40
84	79.16	105.08	138.36	190.65	211.71

XCB02P97      XCC02P97      XCD02P97      XCE02P97      XCA02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	8.21	11.60	17.24	23.73	34.27
30-34	9.13	12.99	19.18	25.60	36.87
35-39	10.20	14.55	21.48	27.82	40.03
40	10.65	15.19	22.44	28.69	41.19
41	10.90	15.64	23.06	29.22	41.99
42	11.21	16.07	23.70	29.76	42.73
43	11.53	16.52	24.41	30.40	43.57
44	11.85	17.04	25.13	31.11	44.61
45	12.25	17.57	25.96	31.98	45.79
46	12.65	18.16	26.83	32.94	47.21
47	13.08	18.84	27.78	34.05	48.77
48	13.58	19.47	28.83	35.29	50.57
49	14.04	20.14	29.83	36.53	52.38
50	14.54	20.85	30.87	37.92	54.31
51	14.93	21.47	31.82	39.26	56.22
52	15.34	22.07	32.67	40.55	58.07
53	15.76	22.70	33.60	41.97	60.11
54	16.27	23.44	34.70	43.63	62.46
55	16.87	24.34	36.05	45.60	65.26
56	17.66	25.43	37.76	47.89	68.62
57	18.50	26.71	39.63	50.45	72.25
58	19.46	28.06	41.72	53.26	73.06
59	20.48	29.61	43.97	56.33	72.86
60	21.57	31.19	46.41	59.70	72.91
61	22.65	32.78	48.73	63.05	73.13
62	23.65	34.30	48.95	66.06	73.35
63	24.83	36.00	49.17	66.55	73.89
64	26.29	36.59	49.73	67.10	74.71
65	27.29	37.21	50.50	68.17	75.70
66	27.90	38.04	51.65	69.71	77.42
67	28.66	39.14	53.12	71.69	79.61
68	29.45	40.35	54.73	73.88	82.06
69	30.35	41.48	56.36	76.08	84.49
70	31.25	42.57	57.74	77.94	86.71
71	32.06	43.36	58.77	79.33	88.08
72	32.80	43.91	59.47	80.26	89.13
73	33.62	44.51	60.23	81.32	90.28
74	34.88	45.72	61.81	83.44	92.72
75	36.42	47.62	64.04	86.45	96.06
76	39.04	51.10	68.55	92.54	102.83
77	41.67	54.60	73.07	98.64	109.60
78	44.30	58.08	77.58	104.74	116.38
79	46.95	61.69	82.61	111.52	123.91
80	50.43	66.39	89.27	120.44	133.83
81	54.08	71.39	96.44	130.73	145.22
82	57.74	76.40	103.63	141.03	156.64
83	61.40	81.41	110.82	151.30	168.05
84	65.07	86.42	118.00	161.60	179.48
	XCH02P97	XCI02P97	XCJ02P97	XCK02P97	XCG02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	7.27	10.34	15.27	21.08	30.53
30-34	8.08	11.53	17.04	22.77	32.86
35-39	9.00	12.88	19.02	24.72	35.52
40	9.40	13.46	19.90	25.47	36.59
41	9.63	13.82	20.43	25.94	37.24
42	9.90	14.20	21.01	26.42	37.90
43	10.15	14.59	21.59	26.96	38.70
44	10.49	15.04	22.29	27.58	39.56
45	10.80	15.53	22.96	28.34	40.56
46	11.15	16.05	23.76	29.19	41.86
47	11.57	16.61	24.59	30.16	43.23
48	11.95	17.18	25.47	31.25	44.76
49	12.38	17.80	26.40	32.36	46.40
50	12.77	18.39	27.29	33.54	48.02
51	13.13	18.95	28.07	34.74	49.70
52	13.53	19.47	28.88	35.88	51.34
53	13.87	20.02	29.66	37.11	53.20
54	14.30	20.64	30.64	38.56	55.22
55	14.82	21.42	31.82	40.27	57.70
56	15.49	22.39	33.28	42.10	60.55
57	16.25	23.47	34.91	43.97	63.28
58	17.09	24.70	36.60	45.95	62.96
59	17.94	26.00	38.21	48.36	62.78
60	18.94	27.41	40.08	51.17	62.79
61	19.82	28.77	41.91	53.98	62.87
62	20.72	30.08	42.15	56.81	63.17
63	21.69	31.26	42.33	57.29	63.61
64	22.97	31.62	42.78	57.74	64.31
65	23.57	32.14	43.45	58.66	65.16
66	24.12	32.88	44.44	59.99	66.63
67	24.81	33.80	45.69	61.67	68.51
68	25.52	34.82	47.09	63.55	70.56
69	26.27	35.78	48.48	65.43	72.64
70	26.96	36.74	49.64	67.01	74.51
71	27.47	37.44	50.54	68.21	75.85
72	27.83	37.94	51.17	69.07	76.67
73	28.22	38.48	51.84	69.98	77.72
74	28.99	39.47	53.16	71.75	79.71
75	30.02	40.81	54.93	74.14	82.39
76	31.99	43.32	58.37	78.80	87.56
77	33.97	45.83	61.82	83.46	92.74
78	35.96	48.35	65.28	88.14	97.93
79	37.67	51.11	69.04	93.20	103.55
80	40.38	54.84	74.29	100.16	111.29
81	43.16	58.72	79.79	107.90	119.90
82	45.95	62.61	85.31	115.65	128.52
83	48.72	66.49	90.82	123.38	137.12
84	51.51	70.36	96.33	131.13	145.74

XCN02P97      XCO02P97      XCP02P97      XCQ02P97      XCM02P97

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P97 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.56	3.44	4.72	6.37	7.09
35-39	3.20	4.29	5.51	9.07	10.07
40	3.31	4.43	5.73	10.23	10.42
41	3.48	4.57	5.90	10.55	10.73
42	3.67	4.72	6.06	10.83	11.00
43	3.86	4.89	6.21	11.18	11.49
44	4.03	5.13	6.47	11.46	11.98
45	4.14	5.27	6.76	11.77	12.27
46	4.21	5.36	6.87	12.27	12.50
47	4.24	5.39	6.93	12.39	12.59
48	4.29	5.45	6.98	12.48	12.70
49	4.35	5.54	7.08	12.70	12.92
50	4.47	5.70	7.31	13.08	13.32
51	4.67	5.96	7.66	13.67	13.89
52	4.90	6.27	8.07	14.40	14.63
53	5.16	6.62	8.56	15.24	15.50
54	5.47	7.04	9.11	16.21	16.51
55	5.82	7.51	9.73	17.31	17.64
56	6.20	8.02	10.42	18.56	18.87
57	6.62	8.58	11.18	19.89	20.26
58	7.08	9.20	12.01	21.36	21.77
59	7.58	9.88	12.93	22.96	23.40
60	8.13	10.60	13.92	24.75	25.22
61	8.64	11.30	14.87	26.50	27.01
62	9.13	11.97	15.78	28.20	28.78
63	9.68	12.73	16.84	29.94	30.76
64	10.42	13.75	18.23	31.64	33.28
65	11.47	15.16	20.11	33.63	36.60
66	12.83	16.96	22.56	35.94	39.91
67	14.44	19.10	25.19	38.54	42.81
68	16.27	21.52	27.29	41.35	45.94
69	17.96	23.95	29.69	44.28	49.22
70	19.24	25.90	32.36	47.26	52.51
71	20.50	27.34	35.90	49.78	55.30
72	21.73	28.61	38.37	51.86	57.62
73	23.11	30.04	40.20	54.30	60.33
74	24.75	32.19	43.07	58.17	64.63
75	27.05	34.81	47.58	64.25	71.38
76	30.38	40.15	55.33	74.71	83.01
77	33.69	45.50	63.09	85.19	94.63
78	37.01	50.85	70.84	95.65	106.27
79	40.34	56.30	78.67	106.22	118.02
80	44.04	61.63	86.53	117.06	130.06
81	47.85	67.20	94.93	131.07	145.62
82	51.65	72.76	103.34	145.07	161.18
83	55.46	78.32	111.76	159.09	176.72
84	59.25	83.90	120.18	173.09	192.28

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.28	3.06	4.07	5.50	6.11
35-39	2.82	3.83	4.92	7.72	8.58
40	2.93	3.96	5.07	9.18	9.31
41	3.02	4.07	5.23	9.37	9.52
42	3.16	4.17	5.36	9.60	9.78
43	3.32	4.29	5.55	9.94	10.09
44	3.47	4.43	5.73	10.25	10.42
45	3.69	4.54	5.89	10.53	11.00
46	3.82	4.83	6.03	10.78	11.38
47	3.85	4.91	6.29	11.07	11.48
48	3.89	4.96	6.35	11.38	11.56
49	3.96	5.04	6.45	11.56	11.76
50	4.06	5.19	6.65	11.91	12.11
51	4.23	5.41	6.96	12.44	12.65
52	4.44	5.69	7.33	13.11	13.33
53	4.68	6.01	7.76	13.87	14.11
54	4.96	6.38	8.27	14.74	15.02
55	5.28	6.81	8.83	15.73	16.04
56	5.62	7.28	9.45	16.82	17.14
57	5.99	7.77	10.13	18.03	18.37
58	6.42	8.34	10.88	19.37	19.72
59	6.87	8.92	11.71	20.80	21.22
60	7.34	9.59	12.59	22.08	22.84
61	7.81	10.21	13.46	23.14	24.43
62	8.22	10.81	14.27	24.29	26.00
63	8.73	11.49	15.21	25.54	27.77
64	9.40	12.41	16.46	26.98	29.96
65	10.33	13.65	18.15	28.64	31.81
66	11.55	15.27	19.72	30.59	33.98
67	13.00	17.04	21.28	32.75	36.40
68	14.47	18.35	23.05	35.10	39.00
69	15.48	20.02	25.91	37.57	41.75
70	16.52	21.71	28.69	40.14	44.61
71	17.45	23.34	31.37	42.41	47.12
72	18.29	24.39	32.85	44.37	49.32
73	19.24	25.61	34.56	46.68	51.86
74	20.63	27.67	37.55	50.71	56.34
75	22.46	30.77	41.96	56.65	62.95
76	25.64	35.30	48.45	65.42	72.69
77	28.82	39.83	54.95	74.20	82.43
78	32.00	44.36	61.45	82.97	92.19
79	35.22	49.02	68.08	91.92	102.13
80	38.36	53.49	74.55	100.72	111.92
81	41.54	58.08	81.30	111.76	124.16
82	44.73	62.68	88.03	122.85	136.49
83	47.91	67.26	94.79	133.98	148.86
84	51.10	71.87	101.53	145.12	161.23

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

<u>Issue Age</u>	<u>2 Year Benefit Period</u>	<u>3 Year Benefit Period</u>	<u>5 Year Benefit Period</u>	<u>10 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>
30-34	2.00	2.68	3.44	4.65	5.16
35-39	2.46	3.32	4.30	6.45	7.16
40	2.58	3.46	4.44	7.95	8.11
41	2.62	3.57	4.57	8.21	8.35
42	2.69	3.66	4.69	8.43	8.56
43	2.78	3.75	4.85	8.64	8.85
44	2.88	3.88	4.97	8.90	9.06
45	2.98	3.98	5.11	9.24	9.39
46	3.12	4.07	5.27	9.47	9.62
47	3.30	4.19	5.37	9.80	9.98
48	3.42	4.34	5.51	9.98	10.13
49	3.46	4.40	5.65	10.13	10.32
50	3.58	4.53	5.82	10.43	10.63
51	3.71	4.74	6.08	10.91	11.08
52	3.89	4.97	6.42	11.36	11.66
53	4.11	5.27	6.79	12.02	12.34
54	4.34	5.58	7.22	12.68	13.12
55	4.60	5.93	7.71	13.40	14.01
56	4.91	6.34	8.23	14.18	14.98
57	5.22	6.77	8.68	14.93	16.05
58	5.58	7.25	9.14	15.72	17.21
59	5.97	7.76	9.64	16.70	18.49
60	6.38	8.34	10.27	17.97	19.88
61	6.77	8.88	10.87	19.19	21.24
62	7.14	9.37	11.52	20.43	22.58
63	7.57	9.97	12.28	21.74	24.10
64	8.13	10.74	13.14	22.98	25.54
65	8.92	11.60	14.33	24.39	27.11
66	9.98	12.64	16.03	26.05	28.94
67	10.76	13.72	17.87	27.88	30.97
68	11.48	15.01	19.90	29.88	33.18
69	12.48	16.66	22.10	31.97	35.50
70	13.73	18.55	24.66	34.12	37.92
71	15.08	19.98	26.66	36.03	40.04
72	15.87	20.89	27.91	37.70	41.90
73	16.75	21.92	29.36	39.65	44.05
74	17.96	23.52	31.79	42.92	47.70
75	19.49	26.04	35.34	47.73	53.02
76	22.01	29.68	40.51	54.70	60.78
77	24.52	33.32	45.67	61.66	68.52
78	27.04	36.97	50.82	68.61	76.24
79	29.55	40.75	56.15	75.81	84.24
80	32.10	44.33	61.22	82.67	91.88
81	34.61	47.93	66.38	91.06	101.17
82	37.14	51.52	71.52	99.44	110.47
83	39.66	55.11	76.67	107.82	119.78
84	42.19	58.70	81.81	116.21	129.08

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	5.41	8.62	12.92	19.66	21.82
35-39	6.00	9.52	14.28	26.13	26.66
40	6.21	9.88	14.88	27.07	27.65
41	6.49	10.18	15.30	27.88	28.43
42	6.79	10.52	15.77	28.72	29.27
43	7.09	10.90	16.24	29.68	30.46
44	7.37	11.35	16.85	30.50	31.67
45	7.56	11.68	17.45	31.34	32.45
46	7.71	11.88	17.77	32.36	33.04
47	7.78	11.98	17.97	32.67	33.28
48	7.88	12.13	18.13	32.90	33.62
49	7.98	12.32	18.39	33.46	34.19
50	8.17	12.62	18.90	34.46	35.18
51	8.48	13.09	19.61	35.94	36.66
52	8.82	13.64	20.47	37.75	38.49
53	9.20	14.26	21.48	39.86	40.66
54	9.68	15.00	22.60	42.22	43.13
55	10.20	15.86	23.94	44.88	45.84
56	10.80	16.84	25.46	47.80	48.76
57	11.49	17.92	27.14	49.29	51.96
58	12.25	19.10	28.96	50.39	55.40
59	13.05	20.42	31.00	51.48	57.32
60	13.93	21.80	33.19	52.90	58.91
61	14.78	23.18	35.31	54.44	60.46
62	15.64	24.55	37.43	56.08	62.29
63	16.57	26.05	39.83	57.89	64.29
64	17.74	27.96	42.77	60.00	66.62
65	19.27	30.44	46.28	62.45	69.34
66	21.16	33.44	48.38	65.42	72.62
67	23.33	36.90	50.91	68.78	76.39
68	25.80	39.45	53.58	72.30	80.43
69	28.49	41.46	56.30	75.96	84.39
70	31.42	43.45	58.91	79.50	88.32
71	33.40	45.17	61.05	82.41	91.54
72	35.09	46.64	62.79	84.77	94.20
73	36.91	48.30	64.71	87.37	97.07
74	39.04	50.73	67.70	91.39	101.55
75	41.80	54.27	71.62	96.67	107.42
76	45.40	59.64	78.63	106.15	117.94
77	48.99	64.99	85.62	115.60	128.44
78	52.59	70.37	92.57	124.97	138.85
79	56.20	75.83	100.73	135.99	151.11
80	60.74	82.17	109.72	148.25	164.70
81	65.69	89.13	119.81	162.98	181.06
82	70.62	96.09	129.93	177.72	197.43
83	75.56	103.03	140.05	192.46	213.78
84	80.49	110.01	150.16	207.21	230.14

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	4.90	7.83	11.71	17.11	19.01
35-39	5.41	8.66	12.96	23.35	24.14
40	5.62	8.96	13.43	24.64	25.12
41	5.79	9.23	13.82	25.23	25.75
42	6.03	9.49	14.24	25.95	26.53
43	6.29	9.78	14.74	26.88	27.42
44	6.54	10.11	15.23	27.75	28.32
45	6.85	10.36	15.63	28.49	29.53
46	7.04	10.84	15.96	29.09	30.37
47	7.12	10.98	16.46	29.63	30.62
48	7.20	11.12	16.64	30.27	30.88
49	7.30	11.29	16.91	30.73	31.43
50	7.48	11.58	17.34	31.67	32.32
51	7.74	11.98	17.98	33.00	33.69
52	8.06	12.49	18.77	34.69	35.39
53	8.42	13.05	19.64	36.61	37.37
54	8.83	13.73	20.72	38.77	39.59
55	9.33	14.53	21.92	40.61	42.03
56	9.87	15.40	23.26	41.56	44.65
57	10.48	16.37	24.81	42.37	47.17
58	11.18	17.48	26.47	43.31	48.22
59	11.91	18.60	28.34	44.34	49.24
60	12.69	19.90	30.27	45.56	50.59
61	13.48	21.15	32.26	46.87	52.05
62	14.21	22.38	34.15	48.27	53.61
63	15.06	23.74	36.31	49.82	55.32
64	16.13	25.47	38.24	51.60	57.30
65	17.52	27.68	39.74	53.70	59.63
66	19.21	30.39	41.59	56.21	62.44
67	21.19	32.44	43.73	59.00	65.67
68	23.40	34.11	45.99	62.10	68.98
69	25.32	35.83	48.33	65.21	72.45
70	27.23	37.46	50.53	68.22	75.76
71	28.83	38.82	52.29	70.60	78.41
72	29.92	39.91	53.72	72.49	80.57
73	31.18	41.11	55.26	74.61	82.89
74	32.89	43.00	57.79	78.01	86.68
75	34.91	45.82	61.22	82.64	91.84
76	38.12	50.51	67.58	91.25	101.38
77	41.33	55.19	73.77	99.61	110.67
78	44.53	59.86	80.82	109.12	121.24
79	47.77	64.94	88.10	118.92	132.13
80	51.53	70.20	95.57	128.93	143.26
81	55.52	75.81	103.69	140.59	156.18
82	59.51	81.44	111.80	152.31	169.18
83	63.51	87.05	119.94	164.06	182.22
84	67.51	92.70	128.09	175.82	195.29

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	4.33	6.89	10.38	14.86	16.49
35-39	4.76	7.59	11.47	20.10	21.36
40	4.98	7.92	11.89	21.67	22.17
41	5.09	8.16	12.23	22.35	22.81
42	5.25	8.41	12.58	23.00	23.49
43	5.43	8.66	13.03	23.69	24.30
44	5.59	8.93	13.40	24.43	24.97
45	5.77	9.17	13.76	25.25	25.77
46	5.98	9.36	14.11	25.78	26.31
47	6.19	9.57	14.36	26.42	27.02
48	6.36	9.81	14.62	26.83	27.38
49	6.45	9.96	14.94	27.21	27.86
50	6.63	10.22	15.33	28.05	28.66
51	6.84	10.60	15.89	29.24	29.81
52	7.10	11.01	16.58	30.52	31.34
53	7.43	11.53	17.37	32.20	33.04
54	7.78	12.10	18.27	33.99	35.06
55	8.19	12.77	19.34	35.04	37.19
56	8.68	13.56	20.49	35.85	39.56
57	9.20	14.40	21.62	36.53	40.68
58	9.80	15.35	22.83	37.31	41.57
59	10.45	16.37	24.09	38.19	42.43
60	11.13	17.49	25.62	39.23	43.58
61	11.80	18.57	27.10	40.37	44.84
62	12.46	19.62	28.67	41.56	46.17
63	13.20	20.83	30.49	42.88	47.64
64	14.11	22.30	32.50	44.41	49.34
65	15.29	23.96	34.25	46.22	51.34
66	16.79	25.86	35.79	48.38	53.74
67	17.99	27.82	37.61	50.77	56.48
68	19.15	29.43	39.57	53.40	59.39
69	20.69	30.90	41.55	56.08	62.27
70	22.57	32.33	43.44	58.64	65.10
71	24.65	33.48	44.96	60.71	67.41
72	25.36	34.44	46.20	62.37	69.30
73	26.13	35.48	47.57	64.22	71.37
74	27.33	37.08	49.70	67.10	74.56
75	28.92	39.16	52.52	70.88	78.76
76	31.49	42.81	57.51	77.63	86.26
77	34.37	46.33	62.14	83.89	93.23
78	37.23	50.39	67.76	91.49	101.65
79	40.09	54.62	73.62	99.40	110.44
80	43.14	58.83	79.51	107.29	119.24
81	46.29	63.28	85.77	116.17	129.13
82	49.46	67.70	92.01	125.02	139.04
83	52.61	72.12	98.26	133.89	148.94
84	55.78	76.53	104.50	142.77	158.84

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	12.83	18.84	28.05	37.35	42.92
35-39	13.94	20.45	30.37	39.48	45.24
40	14.38	21.10	31.36	39.99	45.94
41	14.87	21.63	32.09	40.60	46.54
42	15.38	22.20	32.85	41.14	47.14
43	15.90	22.78	33.55	41.83	48.12
44	16.40	23.52	34.56	42.44	49.19
45	16.79	24.08	35.54	43.13	49.98
46	17.07	24.48	36.13	44.27	50.72
47	17.28	24.76	36.63	44.82	51.31
48	17.52	25.13	37.10	45.38	52.00
49	17.79	25.52	37.68	46.18	52.88
50	18.14	26.02	38.49	47.29	54.14
51	18.62	26.73	39.48	48.68	55.74
52	19.13	27.41	40.56	50.35	57.58
53	19.68	28.22	41.84	52.19	59.77
54	20.36	29.27	43.31	54.39	62.32
55	21.17	30.46	45.08	56.91	65.22
56	22.12	31.85	47.20	59.82	68.54
57	23.23	33.42	49.57	63.07	72.20
58	24.40	35.19	52.23	66.63	76.31
59	25.69	37.11	55.10	70.50	80.71
60	27.13	39.12	58.18	74.74	85.61
61	28.44	41.12	61.17	79.01	90.46
62	29.77	43.07	63.13	83.27	94.58
63	31.21	45.24	63.59	85.83	95.30
64	33.08	46.92	64.13	86.56	96.39
65	34.71	47.70	65.19	87.98	97.97
66	35.46	48.81	66.68	90.02	99.95
67	36.35	50.20	68.61	92.60	102.83
68	37.32	51.73	70.73	95.45	106.02
69	38.51	53.22	72.84	98.31	109.20
70	39.81	54.74	74.66	100.93	112.14
71	41.15	55.94	76.08	102.68	114.06
72	42.54	56.89	77.12	104.08	115.60
73	44.08	57.96	78.24	105.61	117.29
74	45.86	59.84	80.32	108.44	120.48
75	48.52	62.78	83.11	112.20	124.67
76	52.04	67.54	88.57	119.56	132.83
77	55.52	72.28	94.00	126.91	141.01
78	59.03	77.05	98.94	133.58	148.40
79	62.54	81.90	105.48	142.41	158.23
80	67.37	88.42	114.45	154.61	171.77
81	72.54	95.50	124.43	169.18	187.95
82	77.71	102.58	134.42	183.75	204.13
83	82.89	109.66	144.41	198.33	220.29
84	88.07	116.75	154.41	212.92	236.47

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	11.60	17.11	25.52	34.05	39.11
35-39	12.57	18.56	27.62	35.80	41.12
40	12.98	19.19	28.44	36.48	41.76
41	13.34	19.63	29.12	36.85	42.25
42	13.75	20.06	29.78	37.30	42.80
43	14.20	20.57	30.59	38.00	43.52
44	14.65	21.10	31.34	38.67	44.28
45	15.23	21.57	32.04	39.32	45.56
46	15.60	22.32	32.69	40.02	46.55
47	15.80	22.71	33.59	40.77	47.09
48	16.01	23.00	34.04	41.68	47.68
49	16.25	23.38	34.57	42.38	48.55
50	16.56	23.85	35.28	43.36	49.69
51	16.99	24.42	36.21	44.64	51.14
52	17.44	25.11	37.18	46.18	52.85
53	17.96	25.83	38.32	47.86	54.86
54	18.57	26.73	39.66	49.87	57.13
55	19.31	27.86	41.29	52.19	59.80
56	20.18	29.13	43.19	54.77	62.78
57	21.15	30.53	45.34	57.76	66.12
58	22.27	32.14	47.74	60.95	69.84
59	23.42	33.82	50.36	64.47	73.91
60	24.66	35.69	53.13	68.03	78.29
61	25.92	37.47	54.16	71.83	81.15
62	27.06	39.24	54.27	73.42	81.53
63	28.40	40.20	54.65	73.74	82.13
64	29.84	40.67	55.26	74.56	83.03
65	30.33	41.35	56.13	75.76	84.12
66	31.01	42.29	57.40	77.47	86.05
67	31.79	43.49	59.03	79.66	88.50
68	32.72	44.76	60.82	82.11	91.19
69	33.72	46.08	62.63	84.55	93.89
70	34.73	47.30	64.17	86.61	96.35
71	35.62	48.19	65.31	88.15	97.88
72	36.44	48.79	66.09	89.19	99.04
73	37.36	49.45	66.92	90.36	100.32
74	38.76	50.81	68.67	92.70	103.02
75	40.47	52.91	71.14	96.05	106.73
76	43.38	56.78	76.17	102.82	114.26
77	46.30	60.67	81.19	109.61	121.78
78	49.21	64.53	86.20	116.38	129.31
79	52.17	68.54	91.79	123.91	137.68
80	56.04	73.77	99.19	133.82	148.68
81	60.11	79.35	107.17	145.27	161.36
82	64.22	84.94	115.14	156.76	174.13
83	68.29	90.50	123.15	168.29	186.92
84	72.37	96.10	131.16	179.82	199.72

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	10.15	15.04	22.51	30.07	34.60
35-39	10.99	16.29	24.39	31.68	36.37
40	11.46	16.88	25.14	32.11	36.88
41	11.67	17.32	25.74	32.61	37.39
42	11.97	17.74	26.31	33.04	37.87
43	12.28	18.13	27.01	33.49	38.51
44	12.61	18.61	27.60	34.06	39.07
45	12.95	19.01	28.22	34.81	39.89
46	13.35	19.39	28.88	35.46	40.54
47	13.78	19.82	29.40	36.22	41.53
48	14.09	20.32	29.97	36.88	42.17
49	14.31	20.61	30.56	37.48	42.97
50	14.61	21.02	31.17	38.35	43.98
51	14.96	21.57	31.96	39.52	45.24
52	15.34	22.12	32.85	40.64	46.74
53	15.82	22.82	33.82	42.13	48.47
54	16.33	23.56	35.01	43.71	50.44
55	16.95	24.50	36.43	45.51	52.79
56	17.75	25.61	38.05	47.56	55.43
57	18.56	26.85	39.63	49.67	58.38
58	19.51	28.22	41.30	51.92	61.57
59	20.53	29.71	43.11	54.54	65.10
60	21.62	31.32	45.26	57.73	68.95
61	22.64	32.91	46.62	60.91	69.88
62	23.70	34.39	46.84	63.21	70.20
63	24.86	34.73	47.02	63.66	70.70
64	25.78	35.14	47.55	64.17	71.27
65	26.20	35.71	48.29	65.19	72.41
66	26.82	36.52	49.38	66.66	74.06
67	27.50	37.57	50.77	68.52	76.12
68	28.35	38.69	52.32	70.62	78.42
69	29.20	39.77	53.87	72.70	80.72
70	29.96	40.82	55.15	74.46	82.80
71	30.53	41.60	56.16	75.78	84.28
72	30.91	42.15	56.85	76.75	85.20
73	31.36	42.75	57.60	77.76	86.37
74	32.21	43.86	59.07	79.72	88.59
75	33.36	45.34	61.03	82.38	91.53
76	35.55	48.13	64.85	87.55	97.29
77	37.74	50.91	68.69	92.73	103.04
78	39.96	53.72	72.53	97.93	108.81
79	41.86	56.79	76.71	103.56	115.06
80	44.88	60.95	82.53	111.33	123.72
81	47.97	65.28	88.66	120.01	133.36
82	51.08	69.63	94.79	128.67	143.01
83	54.18	73.95	100.91	137.34	152.66
84	57.29	78.29	107.03	146.02	162.33

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.30	3.10	4.25	5.73	6.38
35-39	2.88	3.86	4.96	8.16	9.06
40	2.98	3.99	5.16	9.21	9.38
41	3.13	4.11	5.31	9.50	9.66
42	3.30	4.25	5.45	9.75	9.90
43	3.47	4.40	5.59	10.06	10.34
44	3.63	4.62	5.82	10.31	10.78
45	3.73	4.74	6.08	10.59	11.04
46	3.79	4.82	6.18	11.04	11.25
47	3.82	4.85	6.24	11.15	11.33
48	3.86	4.91	6.28	11.23	11.43
49	3.92	4.99	6.37	11.43	11.63
50	4.02	5.13	6.58	11.77	11.99
51	4.20	5.36	6.89	12.30	12.50
52	4.41	5.64	7.26	12.96	13.17
53	4.64	5.96	7.70	13.72	13.95
54	4.92	6.34	8.20	14.59	14.86
55	5.24	6.76	8.76	15.58	15.88
56	5.58	7.22	9.38	16.70	16.98
57	5.96	7.72	10.06	17.90	18.23
58	6.37	8.28	10.81	19.22	19.59
59	6.82	8.89	11.64	20.66	21.06
60	7.32	9.54	12.53	22.28	22.70
61	7.78	10.17	13.38	23.85	24.31
62	8.22	10.77	14.20	25.38	25.90
63	8.71	11.46	15.16	26.95	27.68
64	9.38	12.38	16.41	28.48	29.95
65	10.32	13.64	18.10	30.27	32.94
66	11.55	15.26	20.30	32.35	35.92
67	13.00	17.19	22.67	34.69	38.53
68	14.64	19.37	24.56	37.22	41.35
69	16.16	21.56	26.72	39.85	44.30
70	17.32	23.31	29.12	42.53	47.26
71	18.45	24.61	32.31	44.80	49.77
72	19.56	25.75	34.53	46.67	51.86
73	20.80	27.04	36.18	48.87	54.30
74	22.28	28.97	38.76	52.35	58.17
75	24.35	31.33	42.82	57.83	64.24
76	27.34	36.14	49.80	67.24	74.71
77	30.32	40.95	56.78	76.67	85.17
78	33.31	45.77	63.76	86.09	95.64
79	36.31	50.67	70.80	95.60	106.22
80	39.64	55.47	77.88	105.35	117.05
81	43.07	60.48	85.44	117.96	131.06
82	46.49	65.48	93.01	130.56	145.06
83	49.91	70.49	100.58	143.18	159.05
84	53.33	75.51	108.16	155.78	173.05

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.05	2.75	3.66	4.95	5.50
35-39	2.54	3.45	4.43	6.95	7.72
40	2.64	3.56	4.56	8.26	8.38
41	2.72	3.66	4.71	8.43	8.57
42	2.84	3.75	4.82	8.64	8.80
43	2.99	3.86	5.00	8.95	9.08
44	3.12	3.99	5.16	9.23	9.38
45	3.32	4.09	5.30	9.48	9.90
46	3.44	4.35	5.43	9.70	10.24
47	3.47	4.42	5.66	9.96	10.33
48	3.50	4.46	5.72	10.24	10.40
49	3.56	4.54	5.81	10.40	10.58
50	3.65	4.67	5.99	10.72	10.90
51	3.81	4.87	6.26	11.20	11.39
52	4.00	5.12	6.60	11.80	12.00
53	4.21	5.41	6.98	12.48	12.70
54	4.46	5.74	7.44	13.27	13.52
55	4.75	6.13	7.95	14.16	14.44
56	5.06	6.55	8.51	15.14	15.43
57	5.39	6.99	9.12	16.23	16.53
58	5.78	7.51	9.79	17.43	17.75
59	6.18	8.03	10.54	18.72	19.10
60	6.61	8.63	11.33	19.87	20.56
61	7.03	9.19	12.11	20.83	21.99
62	7.40	9.73	12.84	21.86	23.40
63	7.86	10.34	13.69	22.99	24.99
64	8.46	11.17	14.81	24.28	26.96
65	9.30	12.29	16.34	25.78	28.63
66	10.40	13.74	17.75	27.53	30.58
67	11.70	15.34	19.15	29.48	32.76
68	13.02	16.52	20.75	31.59	35.10
69	13.93	18.02	23.32	33.81	37.58
70	14.87	19.54	25.82	36.13	40.15
71	15.71	21.01	28.23	38.17	42.41
72	16.46	21.95	29.57	39.93	44.39
73	17.32	23.05	31.10	42.01	46.67
74	18.57	24.90	33.80	45.64	50.71
75	20.21	27.69	37.76	50.99	56.66
76	23.08	31.77	43.61	58.88	65.42
77	25.94	35.85	49.46	66.78	74.19
78	28.80	39.92	55.31	74.67	82.97
79	31.70	44.12	61.27	82.73	91.92
80	34.52	48.14	67.10	90.65	100.73
81	37.39	52.27	73.17	100.58	111.74
82	40.26	56.41	79.23	110.57	122.84
83	43.12	60.53	85.31	120.58	133.97
84	45.99	64.68	91.38	130.61	145.11

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	1.80	2.41	3.10	4.19	4.64
35-39	2.21	2.99	3.87	5.81	6.44
40	2.32	3.11	4.00	7.16	7.30
41	2.36	3.21	4.11	7.39	7.52
42	2.42	3.29	4.22	7.59	7.70
43	2.50	3.38	4.37	7.78	7.97
44	2.59	3.49	4.47	8.01	8.15
45	2.68	3.58	4.60	8.32	8.45
46	2.81	3.66	4.74	8.52	8.66
47	2.97	3.77	4.83	8.82	8.98
48	3.08	3.91	4.96	8.98	9.12
49	3.11	3.96	5.09	9.12	9.29
50	3.22	4.08	5.24	9.39	9.57
51	3.34	4.27	5.47	9.82	9.97
52	3.50	4.47	5.78	10.22	10.49
53	3.70	4.74	6.11	10.82	11.11
54	3.91	5.02	6.50	11.41	11.81
55	4.14	5.34	6.94	12.06	12.61
56	4.42	5.71	7.41	12.76	13.48
57	4.70	6.09	7.81	13.44	14.45
58	5.02	6.53	8.23	14.15	15.49
59	5.37	6.98	8.68	15.03	16.64
60	5.74	7.51	9.24	16.17	17.89
61	6.09	7.99	9.78	17.27	19.12
62	6.43	8.43	10.37	18.39	20.32
63	6.81	8.97	11.05	19.57	21.69
64	7.32	9.67	11.83	20.68	22.99
65	8.03	10.44	12.90	21.95	24.40
66	8.98	11.38	14.43	23.45	26.05
67	9.68	12.35	16.08	25.09	27.87
68	10.33	13.51	17.91	26.89	29.86
69	11.23	14.99	19.89	28.77	31.95
70	12.36	16.70	22.19	30.71	34.13
71	13.57	17.98	23.99	32.43	36.04
72	14.28	18.80	25.12	33.93	37.71
73	15.08	19.73	26.42	35.69	39.65
74	16.16	21.17	28.61	38.63	42.93
75	17.54	23.44	31.81	42.96	47.72
76	19.81	26.71	36.46	49.23	54.70
77	22.07	29.99	41.10	55.49	61.67
78	24.34	33.27	45.74	61.75	68.62
79	26.60	36.68	50.54	68.23	75.82
80	28.89	39.90	55.10	74.40	82.69
81	31.15	43.14	59.74	81.95	91.05
82	33.43	46.37	64.37	89.50	99.42
83	35.69	49.60	69.00	97.04	107.80
84	37.97	52.83	73.63	104.59	116.17

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	4.87	7.76	11.63	17.69	19.64
35-39	5.40	8.57	12.85	23.52	23.99
40	5.59	8.89	13.39	24.36	24.89
41	5.84	9.16	13.77	25.09	25.59
42	6.11	9.47	14.19	25.85	26.34
43	6.38	9.81	14.62	26.71	27.41
44	6.63	10.22	15.17	27.45	28.50
45	6.80	10.51	15.71	28.21	29.21
46	6.94	10.69	15.99	29.12	29.74
47	7.00	10.78	16.17	29.40	29.95
48	7.09	10.92	16.32	29.61	30.26
49	7.18	11.09	16.55	30.11	30.77
50	7.35	11.36	17.01	31.01	31.66
51	7.63	11.78	17.65	32.35	32.99
52	7.94	12.28	18.42	33.98	34.64
53	8.28	12.83	19.33	35.87	36.59
54	8.71	13.50	20.34	38.00	38.82
55	9.18	14.27	21.55	40.39	41.26
56	9.72	15.16	22.91	43.02	43.88
57	10.34	16.13	24.43	44.36	46.76
58	11.03	17.19	26.06	45.35	49.86
59	11.75	18.38	27.90	46.33	51.59
60	12.54	19.62	29.87	47.61	53.02
61	13.30	20.86	31.78	49.00	54.41
62	14.08	22.10	33.69	50.47	56.06
63	14.91	23.45	35.85	52.10	57.86
64	15.97	25.16	38.49	54.00	59.96
65	17.34	27.40	41.65	56.21	62.41
66	19.04	30.10	43.54	58.88	65.36
67	21.00	33.21	45.82	61.90	68.75
68	23.22	35.51	48.22	65.07	72.39
69	25.64	37.31	50.67	68.36	75.95
70	28.28	39.11	53.02	71.55	79.49
71	30.06	40.65	54.95	74.17	82.39
72	31.58	41.98	56.51	76.29	84.78
73	33.22	43.47	58.24	78.63	87.36
74	35.14	45.66	60.93	82.25	91.40
75	37.62	48.84	64.46	87.00	96.68
76	40.86	53.68	70.77	95.54	106.15
77	44.09	58.49	77.06	104.04	115.60
78	47.33	63.33	83.31	112.47	124.97
79	50.58	68.25	90.66	122.39	136.00
80	54.67	73.95	98.75	133.43	148.23
81	59.12	80.22	107.83	146.68	162.95
82	63.56	86.48	116.94	159.95	177.69
83	68.00	92.73	126.05	173.21	192.40
84	72.44	99.01	135.14	186.49	207.13

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	4.41	7.05	10.54	15.40	17.11
35-39	4.87	7.79	11.66	21.02	21.73
40	5.06	8.06	12.09	22.18	22.61
41	5.21	8.31	12.44	22.71	23.18
42	5.43	8.54	12.82	23.36	23.88
43	5.66	8.80	13.27	24.19	24.68
44	5.89	9.10	13.71	24.98	25.49
45	6.17	9.32	14.07	25.64	26.58
46	6.34	9.76	14.36	26.18	27.33
47	6.41	9.88	14.81	26.67	27.56
48	6.48	10.01	14.98	27.24	27.79
49	6.57	10.16	15.22	27.66	28.29
50	6.73	10.42	15.61	28.50	29.09
51	6.97	10.78	16.18	29.70	30.32
52	7.25	11.24	16.89	31.22	31.85
53	7.58	11.75	17.68	32.95	33.63
54	7.95	12.36	18.65	34.89	35.63
55	8.40	13.08	19.73	36.55	37.83
56	8.88	13.86	20.93	37.40	40.19
57	9.43	14.73	22.33	38.13	42.45
58	10.06	15.73	23.82	38.98	43.40
59	10.72	16.74	25.51	39.91	44.32
60	11.42	17.91	27.24	41.00	45.53
61	12.13	19.04	29.03	42.18	46.85
62	12.79	20.14	30.74	43.44	48.25
63	13.55	21.37	32.68	44.84	49.79
64	14.52	22.92	34.42	46.44	51.57
65	15.77	24.91	35.77	48.33	53.67
66	17.29	27.35	37.43	50.59	56.20
67	19.07	29.20	39.36	53.10	59.10
68	21.06	30.70	41.39	55.89	62.08
69	22.79	32.25	43.50	58.69	65.21
70	24.51	33.71	45.48	61.40	68.18
71	25.95	34.94	47.06	63.54	70.57
72	26.93	35.92	48.35	65.24	72.51
73	28.06	37.00	49.73	67.15	74.60
74	29.60	38.70	52.01	70.21	78.01
75	31.42	41.24	55.10	74.38	82.66
76	34.31	45.46	60.82	82.13	91.24
77	37.20	49.67	66.39	89.65	99.60
78	40.08	53.87	72.74	98.21	109.12
79	42.99	58.45	79.29	107.03	118.92
80	46.38	63.18	86.01	116.04	128.93
81	49.97	68.23	93.32	126.53	140.56
82	53.56	73.30	100.62	137.08	152.26
83	57.16	78.35	107.95	147.65	164.00
84	60.76	83.43	115.28	158.24	175.76

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	3.90	6.20	9.34	13.37	14.84
35-39	4.28	6.83	10.32	18.09	19.22
40	4.48	7.13	10.70	19.50	19.95
41	4.58	7.34	11.01	20.12	20.53
42	4.73	7.57	11.32	20.70	21.14
43	4.89	7.79	11.73	21.32	21.87
44	5.03	8.04	12.06	21.99	22.47
45	5.19	8.25	12.38	22.73	23.19
46	5.38	8.42	12.70	23.20	23.68
47	5.57	8.61	12.92	23.78	24.32
48	5.72	8.83	13.16	24.15	24.64
49	5.81	8.96	13.45	24.49	25.07
50	5.97	9.20	13.80	25.25	25.79
51	6.16	9.54	14.30	26.32	26.83
52	6.39	9.91	14.92	27.47	28.21
53	6.69	10.38	15.63	28.98	29.74
54	7.00	10.89	16.44	30.59	31.55
55	7.37	11.49	17.41	31.54	33.47
56	7.81	12.20	18.44	32.27	35.60
57	8.28	12.96	19.46	32.88	36.61
58	8.82	13.82	20.55	33.58	37.41
59	9.41	14.73	21.68	34.37	38.19
60	10.02	15.74	23.06	35.31	39.22
61	10.62	16.71	24.39	36.33	40.36
62	11.21	17.66	25.80	37.40	41.55
63	11.88	18.75	27.44	38.59	42.88
64	12.70	20.07	29.25	39.97	44.41
65	13.76	21.56	30.83	41.60	46.21
66	15.11	23.27	32.21	43.54	48.37
67	16.19	25.04	33.85	45.69	50.83
68	17.24	26.49	35.61	48.06	53.45
69	18.62	27.81	37.40	50.47	56.04
70	20.31	29.10	39.10	52.78	58.59
71	22.19	30.13	40.46	54.64	60.67
72	22.82	31.00	41.58	56.13	62.37
73	23.52	31.93	42.81	57.80	64.23
74	24.60	33.37	44.73	60.39	67.10
75	26.03	35.24	47.27	63.79	70.88
76	28.34	38.53	51.76	69.87	77.63
77	30.93	41.70	55.93	75.50	83.91
78	33.51	45.35	60.98	82.34	91.49
79	36.08	49.16	66.26	89.46	99.40
80	38.83	52.95	71.56	96.56	107.32
81	41.66	56.95	77.19	104.55	116.22
82	44.51	60.93	82.81	112.52	125.14
83	47.35	64.91	88.43	120.50	134.05
84	50.20	68.88	94.05	128.49	142.96

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	11.55	16.96	25.25	33.62	38.63
35-39	12.55	18.41	27.33	35.53	40.72
40	12.94	18.99	28.22	35.99	41.35
41	13.38	19.47	28.88	36.54	41.89
42	13.84	19.98	29.57	37.03	42.43
43	14.31	20.50	30.20	37.65	43.31
44	14.76	21.17	31.10	38.20	44.27
45	15.11	21.67	31.99	38.82	44.98
46	15.36	22.03	32.52	39.84	45.65
47	15.55	22.28	32.97	40.34	46.18
48	15.77	22.62	33.39	40.84	46.80
49	16.01	22.97	33.91	41.56	47.59
50	16.33	23.42	34.64	42.56	48.73
51	16.76	24.06	35.53	43.81	50.17
52	17.22	24.67	36.50	45.32	51.82
53	17.71	25.40	37.66	46.97	53.79
54	18.32	26.34	38.98	48.95	56.09
55	19.05	27.41	40.57	51.22	58.70
56	19.91	28.67	42.48	53.84	61.69
57	20.91	30.08	44.61	56.76	64.98
58	21.96	31.67	47.01	59.97	68.68
59	23.12	33.40	49.59	63.45	72.64
60	24.42	35.21	52.36	67.27	77.05
61	25.60	37.01	55.05	71.11	81.41
62	26.79	38.76	56.82	74.94	85.12
63	28.09	40.72	57.23	77.25	85.77
64	29.77	42.23	57.72	77.90	86.75
65	31.24	42.93	58.67	79.18	88.17
66	31.91	43.93	60.01	81.02	89.96
67	32.72	45.18	61.75	83.34	92.55
68	33.59	46.56	63.66	85.91	95.42
69	34.66	47.90	65.56	88.48	98.28
70	35.83	49.27	67.19	90.84	100.93
71	37.04	50.35	68.47	92.41	102.65
72	38.29	51.20	69.41	93.67	104.04
73	39.67	52.16	70.42	95.05	105.56
74	41.27	53.86	72.29	97.60	108.43
75	43.67	56.50	74.80	100.98	112.20
76	46.84	60.79	79.71	107.60	119.55
77	49.97	65.05	84.60	114.22	126.91
78	53.13	69.35	89.05	120.22	133.56
79	56.29	73.71	94.93	128.17	142.41
80	60.63	79.58	103.01	139.15	154.59
81	65.29	85.95	111.99	152.26	169.16
82	69.94	92.32	120.98	165.38	183.72
83	74.60	98.69	129.97	178.50	198.26
84	79.26	105.08	138.97	191.63	212.82

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	10.44	15.40	22.97	30.65	35.20
35-39	11.31	16.70	24.86	32.22	37.01
40	11.68	17.27	25.60	32.83	37.58
41	12.01	17.67	26.21	33.17	38.03
42	12.38	18.05	26.80	33.57	38.52
43	12.78	18.51	27.53	34.20	39.17
44	13.19	18.99	28.21	34.80	39.85
45	13.71	19.41	28.84	35.39	41.00
46	14.04	20.09	29.42	36.02	41.90
47	14.22	20.44	30.23	36.69	42.38
48	14.41	20.70	30.64	37.51	42.91
49	14.63	21.04	31.11	38.14	43.70
50	14.90	21.47	31.75	39.02	44.72
51	15.29	21.98	32.59	40.18	46.03
52	15.70	22.60	33.46	41.56	47.57
53	16.16	23.25	34.49	43.07	49.37
54	16.71	24.06	35.69	44.88	51.42
55	17.38	25.07	37.16	46.97	53.82
56	18.16	26.22	38.87	49.29	56.50
57	19.04	27.48	40.81	51.98	59.51
58	20.04	28.93	42.97	54.86	62.86
59	21.08	30.44	45.32	58.02	66.52
60	22.19	32.12	47.82	61.23	70.46
61	23.33	33.72	48.74	64.65	73.04
62	24.35	35.32	48.84	66.08	73.38
63	25.56	36.18	49.19	66.37	73.92
64	26.86	36.60	49.73	67.10	74.73
65	27.30	37.22	50.52	68.18	75.71
66	27.91	38.06	51.66	69.72	77.45
67	28.61	39.14	53.13	71.69	79.65
68	29.45	40.28	54.74	73.90	82.07
69	30.35	41.47	56.37	76.10	84.50
70	31.26	42.57	57.75	77.95	86.72
71	32.06	43.37	58.78	79.34	88.09
72	32.80	43.91	59.48	80.27	89.14
73	33.62	44.51	60.23	81.32	90.29
74	34.88	45.73	61.80	83.43	92.72
75	36.42	47.62	64.03	86.45	96.06
76	39.04	51.10	68.55	92.54	102.83
77	41.67	54.60	73.07	98.65	109.60
78	44.29	58.08	77.58	104.74	116.38
79	46.95	61.69	82.61	111.52	123.91
80	50.44	66.39	89.27	120.44	133.81
81	54.10	71.42	96.45	130.74	145.22
82	57.80	76.45	103.63	141.08	156.72
83	61.46	81.45	110.84	151.46	168.23
84	65.13	86.49	118.04	161.84	179.75

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Current Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	9.14	13.54	20.26	27.06	31.14
35-39	9.89	14.66	21.95	28.51	32.73
40	10.31	15.19	22.63	28.90	33.19
41	10.50	15.59	23.17	29.35	33.65
42	10.77	15.97	23.68	29.74	34.08
43	11.05	16.32	24.31	30.14	34.66
44	11.35	16.75	24.84	30.65	35.16
45	11.66	17.11	25.40	31.33	35.90
46	12.02	17.45	25.99	31.91	36.49
47	12.40	17.84	26.46	32.60	37.38
48	12.68	18.29	26.97	33.19	37.95
49	12.88	18.55	27.50	33.73	38.67
50	13.15	18.92	28.05	34.52	39.58
51	13.46	19.41	28.76	35.57	40.72
52	13.81	19.91	29.57	36.58	42.07
53	14.24	20.54	30.44	37.92	43.62
54	14.70	21.20	31.51	39.34	45.40
55	15.26	22.05	32.79	40.96	47.51
56	15.98	23.05	34.25	42.80	49.89
57	16.70	24.17	35.67	44.70	52.54
58	17.56	25.40	37.17	46.73	55.41
59	18.48	26.74	38.80	49.09	58.59
60	19.46	28.19	40.73	51.96	62.06
61	20.38	29.62	41.96	54.82	62.89
62	21.33	30.95	42.16	56.89	63.18
63	22.37	31.26	42.32	57.29	63.63
64	23.20	31.63	42.80	57.75	64.14
65	23.58	32.14	43.46	58.67	65.17
66	24.14	32.87	44.44	59.99	66.65
67	24.75	33.81	45.69	61.67	68.51
68	25.52	34.82	47.09	63.56	70.58
69	26.28	35.79	48.48	65.43	72.65
70	26.96	36.74	49.64	67.01	74.52
71	27.48	37.44	50.54	68.20	75.85
72	27.82	37.94	51.17	69.08	76.68
73	28.22	38.48	51.84	69.98	77.73
74	28.99	39.47	53.16	71.75	79.73
75	30.02	40.81	54.93	74.14	82.38
76	32.00	43.32	58.37	78.80	87.56
77	33.97	45.82	61.82	83.46	92.74
78	35.96	48.35	65.28	88.14	97.93
79	37.67	51.11	69.04	93.20	103.55
80	40.39	54.86	74.28	100.20	111.35
81	43.17	58.75	79.79	108.01	120.02
82	45.97	62.67	85.31	115.80	128.71
83	48.76	66.56	90.82	123.61	137.39
84	51.56	70.46	96.33	131.42	146.10

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.56	3.44	4.72	6.37	7.09
35-39	3.20	4.29	5.51	9.07	10.07
40	3.31	4.43	5.73	10.23	10.42
41	3.48	4.57	5.90	10.55	10.73
42	3.67	4.72	6.06	10.83	11.00
43	3.86	4.89	6.21	11.18	11.49
44	4.03	5.13	6.47	11.46	11.98
45	4.14	5.27	6.76	11.77	12.27
46	4.21	5.36	6.87	12.27	12.50
47	4.24	5.39	6.93	12.39	12.59
48	4.29	5.45	6.98	12.48	12.70
49	4.35	5.54	7.08	12.70	12.92
50	4.47	5.70	7.31	13.08	13.32
51	4.67	5.96	7.66	13.67	13.89
52	4.90	6.27	8.07	14.40	14.63
53	5.16	6.62	8.56	15.24	15.50
54	5.47	7.04	9.11	16.21	16.51
55	5.82	7.51	9.73	17.31	17.64
56	6.20	8.02	10.42	18.56	18.87
57	6.62	8.58	11.18	19.89	20.26
58	7.08	9.20	12.01	21.36	21.77
59	7.58	9.88	12.93	22.96	23.40
60	8.13	10.60	13.92	24.75	25.22
61	8.64	11.30	14.87	26.50	27.01
62	9.13	11.97	15.78	28.20	28.78
63	9.68	12.73	16.84	29.94	30.76
64	10.42	13.75	18.23	31.64	33.28
65	11.47	15.16	20.11	33.63	36.60
66	12.83	16.96	22.56	35.94	39.91
67	14.44	19.10	25.19	38.54	42.81
68	16.27	21.52	27.29	41.35	45.94
69	17.96	23.95	29.69	44.28	49.22
70	19.24	25.90	32.36	47.26	52.51
71	20.50	27.34	35.90	49.78	55.30
72	21.73	28.61	38.37	51.86	57.62
73	23.11	30.04	40.20	54.30	60.33
74	24.75	32.19	43.07	58.17	64.63
75	27.05	34.81	47.58	64.25	71.38
76	30.38	40.15	55.33	74.71	83.01
77	33.69	45.50	63.09	85.19	94.63
78	37.01	50.85	70.84	95.65	106.27
79	40.34	56.30	78.67	106.22	118.02
80	44.04	61.63	86.53	117.06	130.06
81	47.85	67.20	94.93	131.07	145.62
82	51.65	72.76	103.34	145.07	161.18
83	55.46	78.32	111.76	159.09	176.72
84	59.25	83.90	120.18	173.09	192.28

EXB01P98      EXC01P98      EXD01P98      EXE01P98      EXA01P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.28	3.06	4.07	5.50	6.11
35-39	2.82	3.83	4.92	7.72	8.58
40	2.93	3.96	5.07	9.18	9.31
41	3.02	4.07	5.23	9.37	9.52
42	3.16	4.17	5.36	9.60	9.78
43	3.32	4.29	5.55	9.94	10.09
44	3.47	4.43	5.73	10.25	10.42
45	3.69	4.54	5.89	10.53	11.00
46	3.82	4.83	6.03	10.78	11.38
47	3.85	4.91	6.29	11.07	11.48
48	3.89	4.96	6.35	11.38	11.56
49	3.96	5.04	6.45	11.56	11.76
50	4.06	5.19	6.65	11.91	12.11
51	4.23	5.41	6.96	12.44	12.65
52	4.44	5.69	7.33	13.11	13.33
53	4.68	6.01	7.76	13.87	14.11
54	4.96	6.38	8.27	14.74	15.02
55	5.28	6.81	8.83	15.73	16.04
56	5.62	7.28	9.45	16.82	17.14
57	5.99	7.77	10.13	18.03	18.37
58	6.42	8.34	10.88	19.37	19.72
59	6.87	8.92	11.71	20.80	21.22
60	7.34	9.59	12.59	22.08	22.84
61	7.81	10.21	13.46	23.14	24.43
62	8.22	10.81	14.27	24.29	26.00
63	8.73	11.49	15.21	25.54	27.77
64	9.40	12.41	16.46	26.98	29.96
65	10.33	13.65	18.15	28.64	31.81
66	11.55	15.27	19.72	30.59	33.98
67	13.00	17.04	21.28	32.75	36.40
68	14.47	18.35	23.05	35.10	39.00
69	15.48	20.02	25.91	37.57	41.75
70	16.52	21.71	28.69	40.14	44.61
71	17.45	23.34	31.37	42.41	47.12
72	18.29	24.39	32.85	44.37	49.32
73	19.24	25.61	34.56	46.68	51.86
74	20.63	27.67	37.55	50.71	56.34
75	22.46	30.77	41.96	56.65	62.95
76	25.64	35.30	48.45	65.42	72.69
77	28.82	39.83	54.95	74.20	82.43
78	32.00	44.36	61.45	82.97	92.19
79	35.22	49.02	68.08	91.92	102.13
80	38.36	53.49	74.55	100.72	111.92
81	41.54	58.08	81.30	111.76	124.16
82	44.73	62.68	88.03	122.85	136.49
83	47.91	67.26	94.79	133.98	148.86
84	51.10	71.87	101.53	145.12	161.23

EXH01P98      EXI01P98      EXJ01P98      EXK01P98      EXG01P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.00	2.68	3.44	4.65	5.16
35-39	2.46	3.32	4.30	6.45	7.16
40	2.58	3.46	4.44	7.95	8.11
41	2.62	3.57	4.57	8.21	8.35
42	2.69	3.66	4.69	8.43	8.56
43	2.78	3.75	4.85	8.64	8.85
44	2.88	3.88	4.97	8.90	9.06
45	2.98	3.98	5.11	9.24	9.39
46	3.12	4.07	5.27	9.47	9.62
47	3.30	4.19	5.37	9.80	9.98
48	3.42	4.34	5.51	9.98	10.13
49	3.46	4.40	5.65	10.13	10.32
50	3.58	4.53	5.82	10.43	10.63
51	3.71	4.74	6.08	10.91	11.08
52	3.89	4.97	6.42	11.36	11.66
53	4.11	5.27	6.79	12.02	12.34
54	4.34	5.58	7.22	12.68	13.12
55	4.60	5.93	7.71	13.40	14.01
56	4.91	6.34	8.23	14.18	14.98
57	5.22	6.77	8.68	14.93	16.05
58	5.58	7.25	9.14	15.72	17.21
59	5.97	7.76	9.64	16.70	18.49
60	6.38	8.34	10.27	17.97	19.88
61	6.77	8.88	10.87	19.19	21.24
62	7.14	9.37	11.52	20.43	22.58
63	7.57	9.97	12.28	21.74	24.10
64	8.13	10.74	13.14	22.98	25.54
65	8.92	11.60	14.33	24.39	27.11
66	9.98	12.64	16.03	26.05	28.94
67	10.76	13.72	17.87	27.88	30.97
68	11.48	15.01	19.90	29.88	33.18
69	12.48	16.66	22.10	31.97	35.50
70	13.73	18.55	24.66	34.12	37.92
71	15.08	19.98	26.66	36.03	40.04
72	15.87	20.89	27.91	37.70	41.90
73	16.75	21.92	29.36	39.65	44.05
74	17.96	23.52	31.79	42.92	47.70
75	19.49	26.04	35.34	47.73	53.02
76	22.01	29.68	40.51	54.70	60.78
77	24.52	33.32	45.67	61.66	68.52
78	27.04	36.97	50.82	68.61	76.24
79	29.55	40.75	56.15	75.81	84.24
80	32.10	44.33	61.22	82.67	91.88
81	34.61	47.93	66.38	91.06	101.17
82	37.14	51.52	71.52	99.44	110.47
83	39.66	55.11	76.67	107.82	119.78
84	42.19	58.70	81.81	116.21	129.08

EXN01P98      EXO01P98      EXP01P98      EXQ01P98      EXM01P98

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	5.41	8.62	12.92	19.66	21.82
35-39	6.00	9.52	14.28	26.13	26.66
40	6.21	9.88	14.88	27.07	27.65
41	6.49	10.18	15.30	27.88	28.43
42	6.79	10.52	15.77	28.72	29.27
43	7.09	10.90	16.24	29.68	30.46
44	7.37	11.35	16.85	30.50	31.67
45	7.56	11.68	17.45	31.34	32.45
46	7.71	11.88	17.77	32.36	33.04
47	7.78	11.98	17.97	32.67	33.28
48	7.88	12.13	18.13	32.90	33.62
49	7.98	12.32	18.39	33.46	34.19
50	8.17	12.62	18.90	34.46	35.18
51	8.48	13.09	19.61	35.94	36.66
52	8.82	13.64	20.47	37.75	38.49
53	9.20	14.26	21.48	39.86	40.66
54	9.68	15.00	22.60	42.22	43.13
55	10.20	15.86	23.94	44.88	45.84
56	10.80	16.84	25.46	47.80	48.76
57	11.49	17.92	27.14	49.29	51.96
58	12.25	19.10	28.96	50.39	55.40
59	13.05	20.42	31.00	51.48	57.32
60	13.93	21.80	33.19	52.90	58.91
61	14.78	23.18	35.31	54.44	60.46
62	15.64	24.55	37.43	56.08	62.29
63	16.57	26.05	39.83	57.89	64.29
64	17.74	27.96	42.77	60.00	66.62
65	19.27	30.44	46.28	62.45	69.34
66	21.16	33.44	48.38	65.42	72.62
67	23.33	36.90	50.91	68.78	76.39
68	25.80	39.45	53.58	72.30	80.43
69	28.49	41.46	56.30	75.96	84.39
70	31.42	43.45	58.91	79.50	88.32
71	33.40	45.17	61.05	82.41	91.54
72	35.09	46.64	62.79	84.77	94.20
73	36.91	48.30	64.71	87.37	97.07
74	39.04	50.73	67.70	91.39	101.55
75	41.80	54.27	71.62	96.67	107.42
76	45.40	59.64	78.63	106.15	117.94
77	48.99	64.99	85.62	115.60	128.44
78	52.59	70.37	92.57	124.97	138.85
79	56.20	75.83	100.73	135.99	151.11
80	60.74	82.17	109.72	148.25	164.70
81	65.69	89.13	119.81	162.98	181.06
82	70.62	96.09	129.93	177.72	197.43
83	75.56	103.03	140.05	192.46	213.78
84	80.49	110.01	150.16	207.21	230.14

XSB01P98      XSC01P98      XSD01P98      XSE01P98      XSA01P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	4.90	7.83	11.71	17.11	19.01
35-39	5.41	8.66	12.96	23.35	24.14
40	5.62	8.96	13.43	24.64	25.12
41	5.79	9.23	13.82	25.23	25.75
42	6.03	9.49	14.24	25.95	26.53
43	6.29	9.78	14.74	26.88	27.42
44	6.54	10.11	15.23	27.75	28.32
45	6.85	10.36	15.63	28.49	29.53
46	7.04	10.84	15.96	29.09	30.37
47	7.12	10.98	16.46	29.63	30.62
48	7.20	11.12	16.64	30.27	30.88
49	7.30	11.29	16.91	30.73	31.43
50	7.48	11.58	17.34	31.67	32.32
51	7.74	11.98	17.98	33.00	33.69
52	8.06	12.49	18.77	34.69	35.39
53	8.42	13.05	19.64	36.61	37.37
54	8.83	13.73	20.72	38.77	39.59
55	9.33	14.53	21.92	40.61	42.03
56	9.87	15.40	23.26	41.56	44.65
57	10.48	16.37	24.81	42.37	47.17
58	11.18	17.48	26.47	43.31	48.22
59	11.91	18.60	28.34	44.34	49.24
60	12.69	19.90	30.27	45.56	50.59
61	13.48	21.15	32.26	46.87	52.05
62	14.21	22.38	34.15	48.27	53.61
63	15.06	23.74	36.31	49.82	55.32
64	16.13	25.47	38.24	51.60	57.30
65	17.52	27.68	39.74	53.70	59.63
66	19.21	30.39	41.59	56.21	62.44
67	21.19	32.44	43.73	59.00	65.67
68	23.40	34.11	45.99	62.10	68.98
69	25.32	35.83	48.33	65.21	72.45
70	27.23	37.46	50.53	68.22	75.76
71	28.83	38.82	52.29	70.60	78.41
72	29.92	39.91	53.72	72.49	80.57
73	31.18	41.11	55.26	74.61	82.89
74	32.89	43.00	57.79	78.01	86.68
75	34.91	45.82	61.22	82.64	91.84
76	38.12	50.51	67.58	91.25	101.38
77	41.33	55.19	73.77	99.61	110.67
78	44.53	59.86	80.82	109.12	121.24
79	47.77	64.94	88.10	118.92	132.13
80	51.53	70.20	95.57	128.93	143.26
81	55.52	75.81	103.69	140.59	156.18
82	59.51	81.44	111.80	152.31	169.18
83	63.51	87.05	119.94	164.06	182.22
84	67.51	92.70	128.09	175.82	195.29

XSH01P98      XSI01P98      XSJ01P98      XSK01P98      XSG01P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	4.33	6.89	10.38	14.86	16.49
35-39	4.76	7.59	11.47	20.10	21.36
40	4.98	7.92	11.89	21.67	22.17
41	5.09	8.16	12.23	22.35	22.81
42	5.25	8.41	12.58	23.00	23.49
43	5.43	8.66	13.03	23.69	24.30
44	5.59	8.93	13.40	24.43	24.97
45	5.77	9.17	13.76	25.25	25.77
46	5.98	9.36	14.11	25.78	26.31
47	6.19	9.57	14.36	26.42	27.02
48	6.36	9.81	14.62	26.83	27.38
49	6.45	9.96	14.94	27.21	27.86
50	6.63	10.22	15.33	28.05	28.66
51	6.84	10.60	15.89	29.24	29.81
52	7.10	11.01	16.58	30.52	31.34
53	7.43	11.53	17.37	32.20	33.04
54	7.78	12.10	18.27	33.99	35.06
55	8.19	12.77	19.34	35.04	37.19
56	8.68	13.56	20.49	35.85	39.56
57	9.20	14.40	21.62	36.53	40.68
58	9.80	15.35	22.83	37.31	41.57
59	10.45	16.37	24.09	38.19	42.43
60	11.13	17.49	25.62	39.23	43.58
61	11.80	18.57	27.10	40.37	44.84
62	12.46	19.62	28.67	41.56	46.17
63	13.20	20.83	30.49	42.88	47.64
64	14.11	22.30	32.50	44.41	49.34
65	15.29	23.96	34.25	46.22	51.34
66	16.79	25.86	35.79	48.38	53.74
67	17.99	27.82	37.61	50.77	56.48
68	19.15	29.43	39.57	53.40	59.39
69	20.69	30.90	41.55	56.08	62.27
70	22.57	32.33	43.44	58.64	65.10
71	24.65	33.48	44.96	60.71	67.41
72	25.36	34.44	46.20	62.37	69.30
73	26.13	35.48	47.57	64.22	71.37
74	27.33	37.08	49.70	67.10	74.56
75	28.92	39.16	52.52	70.88	78.76
76	31.49	42.81	57.51	77.63	86.26
77	34.37	46.33	62.14	83.89	93.23
78	37.23	50.39	67.76	91.49	101.65
79	40.09	54.62	73.62	99.40	110.44
80	43.14	58.83	79.51	107.29	119.24
81	46.29	63.28	85.77	116.17	129.13
82	49.46	67.70	92.01	125.02	139.04
83	52.61	72.12	98.26	133.89	148.94
84	55.78	76.53	104.50	142.77	158.84

XSN01P98      XSO01P98      XSP01P98      XSQ01P98      XSM01P98

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	12.83	18.84	28.05	37.35	53.66
35-39	13.94	20.45	30.37	39.48	56.56
40	14.38	21.10	31.36	39.99	57.44
41	14.87	21.63	32.09	40.60	58.19
42	15.38	22.20	32.85	41.14	58.94
43	15.90	22.78	33.55	41.83	60.16
44	16.40	23.52	34.56	42.44	61.50
45	16.79	24.08	35.54	43.13	62.49
46	17.07	24.48	36.13	44.27	63.41
47	17.28	24.76	36.63	44.82	64.15
48	17.52	25.13	37.10	45.38	65.01
49	17.79	25.52	37.68	46.18	66.11
50	18.14	26.02	38.49	47.29	67.69
51	18.62	26.73	39.48	48.68	69.69
52	19.13	27.41	40.56	50.35	71.99
53	19.68	28.22	41.84	52.19	74.73
54	20.36	29.27	43.31	54.39	77.91
55	21.17	30.46	45.08	56.91	81.54
56	22.12	31.85	47.20	59.82	85.69
57	23.23	33.42	49.57	63.07	90.27
58	24.40	35.19	52.23	66.63	94.07
59	25.69	37.11	55.10	70.50	93.85
60	27.13	39.12	58.18	74.74	93.96
61	28.44	41.12	61.17	79.01	94.27
62	29.77	43.07	63.13	83.27	94.58
63	31.21	45.24	63.59	85.83	95.30
64	33.08	46.92	64.13	86.56	96.39
65	34.71	47.70	65.19	87.98	97.97
66	35.46	48.81	66.68	90.02	99.95
67	36.35	50.20	68.61	92.60	102.83
68	37.32	51.73	70.73	95.45	106.02
69	38.51	53.22	72.84	98.31	109.20
70	39.81	54.74	74.66	100.93	112.14
71	41.15	55.94	76.08	102.68	114.06
72	42.54	56.89	77.12	104.08	115.60
73	44.08	57.96	78.24	105.61	117.29
74	45.86	59.84	80.32	108.44	120.48
75	48.52	62.78	83.11	112.20	124.67
76	52.04	67.54	88.57	119.56	132.83
77	55.52	72.28	94.00	126.91	141.01
78	59.03	77.05	98.94	133.58	148.40
79	62.54	81.90	105.48	142.41	158.23
80	67.37	88.42	114.45	154.61	171.77
81	72.54	95.50	124.43	169.18	187.95
82	77.71	102.58	134.42	183.75	204.13
83	82.89	109.66	144.41	198.33	220.29
84	88.07	116.75	154.41	212.92	236.47

XCB01P98      XCC01P98      XCD01P98      XCE01P98      XCA01P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	11.60	17.11	25.52	34.05	48.90
35-39	12.57	18.56	27.62	35.80	51.41
40	12.98	19.19	28.44	36.48	52.21
41	13.34	19.63	29.12	36.85	52.82
42	13.75	20.06	29.78	37.30	53.51
43	14.20	20.57	30.59	38.00	54.41
44	14.65	21.10	31.34	38.67	55.36
45	15.23	21.57	32.04	39.32	56.96
46	15.60	22.32	32.69	40.02	58.20
47	15.80	22.71	33.59	40.77	58.87
48	16.01	23.00	34.04	41.68	59.61
49	16.25	23.38	34.57	42.38	60.70
50	16.56	23.85	35.28	43.36	62.12
51	16.99	24.42	36.21	44.64	63.94
52	17.44	25.11	37.18	46.18	66.08
53	17.96	25.83	38.32	47.86	68.59
54	18.57	26.73	39.66	49.87	71.43
55	19.31	27.86	41.29	52.19	74.76
56	20.18	29.13	43.19	54.77	78.49
57	21.15	30.53	45.34	57.76	81.55
58	22.27	32.14	47.74	60.95	81.20
59	23.42	33.82	50.36	64.47	80.98
60	24.66	35.69	53.13	68.03	81.04
61	25.92	37.47	54.16	71.83	81.15
62	27.06	39.24	54.27	73.42	81.53
63	28.40	40.20	54.65	73.74	82.13
64	29.84	40.67	55.26	74.56	83.03
65	30.33	41.35	56.13	75.76	84.12
66	31.01	42.29	57.40	77.47	86.05
67	31.79	43.49	59.03	79.66	88.50
68	32.72	44.76	60.82	82.11	91.19
69	33.72	46.08	62.63	84.55	93.89
70	34.73	47.30	64.17	86.61	96.35
71	35.62	48.19	65.31	88.15	97.88
72	36.44	48.79	66.09	89.19	99.04
73	37.36	49.45	66.92	90.36	100.32
74	38.76	50.81	68.67	92.70	103.02
75	40.47	52.91	71.14	96.05	106.73
76	43.38	56.78	76.17	102.82	114.26
77	46.30	60.67	81.19	109.61	121.78
78	49.21	64.53	86.20	116.38	129.31
79	52.17	68.54	91.79	123.91	137.68
80	56.04	73.77	99.19	133.82	148.68
81	60.11	79.35	107.17	145.27	161.36
82	64.22	84.94	115.14	156.76	174.13
83	68.29	90.50	123.15	168.29	186.92
84	72.37	96.10	131.16	179.82	199.72

XCH01P98      XCI01P98      XCJ01P98      XCK01P98      XCG01P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Standard Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	10.15	15.04	22.51	30.07	43.26
35-39	10.99	16.29	24.39	31.68	45.47
40	11.46	16.88	25.14	32.11	46.11
41	11.67	17.32	25.74	32.61	46.75
42	11.97	17.74	26.31	33.04	47.35
43	12.28	18.13	27.01	33.49	48.15
44	12.61	18.61	27.60	34.06	48.85
45	12.95	19.01	28.22	34.81	49.87
46	13.35	19.39	28.88	35.46	50.68
47	13.78	19.82	29.40	36.22	51.92
48	14.09	20.32	29.97	36.88	52.72
49	14.31	20.61	30.56	37.48	53.72
50	14.61	21.02	31.17	38.35	54.99
51	14.96	21.57	31.96	39.52	56.56
52	15.34	22.12	32.85	40.64	58.44
53	15.82	22.82	33.82	42.13	60.60
54	16.33	23.56	35.01	43.71	63.06
55	16.95	24.50	36.43	45.51	66.00
56	17.75	25.61	38.05	47.56	69.30
57	18.56	26.85	39.63	49.67	70.34
58	19.51	28.22	41.30	51.92	69.97
59	20.53	29.71	43.11	54.54	69.77
60	21.62	31.32	45.26	57.73	69.79
61	22.64	32.91	46.62	60.91	69.88
62	23.70	34.39	46.84	63.21	70.20
63	24.86	34.73	47.02	63.66	70.70
64	25.78	35.14	47.55	64.17	71.27
65	26.20	35.71	48.29	65.19	72.41
66	26.82	36.52	49.38	66.66	74.06
67	27.50	37.57	50.77	68.52	76.12
68	28.35	38.69	52.32	70.62	78.42
69	29.20	39.77	53.87	72.70	80.72
70	29.96	40.82	55.15	74.46	82.80
71	30.53	41.60	56.16	75.78	84.28
72	30.91	42.15	56.85	76.75	85.20
73	31.36	42.75	57.60	77.76	86.37
74	32.21	43.86	59.07	79.72	88.59
75	33.36	45.34	61.03	82.38	91.53
76	35.55	48.13	64.85	87.55	97.29
77	37.74	50.91	68.69	92.73	103.04
78	39.96	53.72	72.53	97.93	108.81
79	41.86	56.79	76.71	103.56	115.06
80	44.88	60.95	82.53	111.33	123.72
81	47.97	65.28	88.66	120.01	133.36
82	51.08	69.63	94.79	128.67	143.01
83	54.18	73.95	100.91	137.34	152.66
84	57.29	78.29	107.03	146.02	162.33
	XCN01P98	XCO01P98	XCP01P98	XCQ01P98	XCM01P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.30	3.10	4.25	5.73	6.38
35-39	2.88	3.86	4.96	8.16	9.06
40	2.98	3.99	5.16	9.21	9.38
41	3.13	4.11	5.31	9.50	9.66
42	3.30	4.25	5.45	9.75	9.90
43	3.47	4.40	5.59	10.06	10.34
44	3.63	4.62	5.82	10.31	10.78
45	3.73	4.74	6.08	10.59	11.04
46	3.79	4.82	6.18	11.04	11.25
47	3.82	4.85	6.24	11.15	11.33
48	3.86	4.91	6.28	11.23	11.43
49	3.92	4.99	6.37	11.43	11.63
50	4.02	5.13	6.58	11.77	11.99
51	4.20	5.36	6.89	12.30	12.50
52	4.41	5.64	7.26	12.96	13.17
53	4.64	5.96	7.70	13.72	13.95
54	4.92	6.34	8.20	14.59	14.86
55	5.24	6.76	8.76	15.58	15.88
56	5.58	7.22	9.38	16.70	16.98
57	5.96	7.72	10.06	17.90	18.23
58	6.37	8.28	10.81	19.22	19.59
59	6.82	8.89	11.64	20.66	21.06
60	7.32	9.54	12.53	22.28	22.70
61	7.78	10.17	13.38	23.85	24.31
62	8.22	10.77	14.20	25.38	25.90
63	8.71	11.46	15.16	26.95	27.68
64	9.38	12.38	16.41	28.48	29.95
65	10.32	13.64	18.10	30.27	32.94
66	11.55	15.26	20.30	32.35	35.92
67	13.00	17.19	22.67	34.69	38.53
68	14.64	19.37	24.56	37.22	41.35
69	16.16	21.56	26.72	39.85	44.30
70	17.32	23.31	29.12	42.53	47.26
71	18.45	24.61	32.31	44.80	49.77
72	19.56	25.75	34.53	46.67	51.86
73	20.80	27.04	36.18	48.87	54.30
74	22.28	28.97	38.76	52.35	58.17
75	24.35	31.33	42.82	57.83	64.24
76	27.34	36.14	49.80	67.24	74.71
77	30.32	40.95	56.78	76.67	85.17
78	33.31	45.77	63.76	86.09	95.64
79	36.31	50.67	70.80	95.60	106.22
80	39.64	55.47	77.88	105.35	117.05
81	43.07	60.48	85.44	117.96	131.06
82	46.49	65.48	93.01	130.56	145.06
83	49.91	70.49	100.58	143.18	159.05
84	53.33	75.51	108.16	155.78	173.05

EXB02P98      EXC02P98      EXD02P98      EXE02P98      EXA02P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	2.05	2.75	3.66	4.95	5.50
35-39	2.54	3.45	4.43	6.95	7.72
40	2.64	3.56	4.56	8.26	8.38
41	2.72	3.66	4.71	8.43	8.57
42	2.84	3.75	4.82	8.64	8.80
43	2.99	3.86	5.00	8.95	9.08
44	3.12	3.99	5.16	9.23	9.38
45	3.32	4.09	5.30	9.48	9.90
46	3.44	4.35	5.43	9.70	10.24
47	3.47	4.42	5.66	9.96	10.33
48	3.50	4.46	5.72	10.24	10.40
49	3.56	4.54	5.81	10.40	10.58
50	3.65	4.67	5.99	10.72	10.90
51	3.81	4.87	6.26	11.20	11.39
52	4.00	5.12	6.60	11.80	12.00
53	4.21	5.41	6.98	12.48	12.70
54	4.46	5.74	7.44	13.27	13.52
55	4.75	6.13	7.95	14.16	14.44
56	5.06	6.55	8.51	15.14	15.43
57	5.39	6.99	9.12	16.23	16.53
58	5.78	7.51	9.79	17.43	17.75
59	6.18	8.03	10.54	18.72	19.10
60	6.61	8.63	11.33	19.87	20.56
61	7.03	9.19	12.11	20.83	21.99
62	7.40	9.73	12.84	21.86	23.40
63	7.86	10.34	13.69	22.99	24.99
64	8.46	11.17	14.81	24.28	26.96
65	9.30	12.29	16.34	25.78	28.63
66	10.40	13.74	17.75	27.53	30.58
67	11.70	15.34	19.15	29.48	32.76
68	13.02	16.52	20.75	31.59	35.10
69	13.93	18.02	23.32	33.81	37.58
70	14.87	19.54	25.82	36.13	40.15
71	15.71	21.01	28.23	38.17	42.41
72	16.46	21.95	29.57	39.93	44.39
73	17.32	23.05	31.10	42.01	46.67
74	18.57	24.90	33.80	45.64	50.71
75	20.21	27.69	37.76	50.99	56.66
76	23.08	31.77	43.61	58.88	65.42
77	25.94	35.85	49.46	66.78	74.19
78	28.80	39.92	55.31	74.67	82.97
79	31.70	44.12	61.27	82.73	91.92
80	34.52	48.14	67.10	90.65	100.73
81	37.39	52.27	73.17	100.58	111.74
82	40.26	56.41	79.23	110.57	122.84
83	43.12	60.53	85.31	120.58	133.97
84	45.99	64.68	91.38	130.61	145.11
	EXH02P98	EXI02P98	EXJ02P98	EXK02P98	EXG02P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	1.80	2.41	3.10	4.19	4.64
35-39	2.21	2.99	3.87	5.81	6.44
40	2.32	3.11	4.00	7.16	7.30
41	2.36	3.21	4.11	7.39	7.52
42	2.42	3.29	4.22	7.59	7.70
43	2.50	3.38	4.37	7.78	7.97
44	2.59	3.49	4.47	8.01	8.15
45	2.68	3.58	4.60	8.32	8.45
46	2.81	3.66	4.74	8.52	8.66
47	2.97	3.77	4.83	8.82	8.98
48	3.08	3.91	4.96	8.98	9.12
49	3.11	3.96	5.09	9.12	9.29
50	3.22	4.08	5.24	9.39	9.57
51	3.34	4.27	5.47	9.82	9.97
52	3.50	4.47	5.78	10.22	10.49
53	3.70	4.74	6.11	10.82	11.11
54	3.91	5.02	6.50	11.41	11.81
55	4.14	5.34	6.94	12.06	12.61
56	4.42	5.71	7.41	12.76	13.48
57	4.70	6.09	7.81	13.44	14.45
58	5.02	6.53	8.23	14.15	15.49
59	5.37	6.98	8.68	15.03	16.64
60	5.74	7.51	9.24	16.17	17.89
61	6.09	7.99	9.78	17.27	19.12
62	6.43	8.43	10.37	18.39	20.32
63	6.81	8.97	11.05	19.57	21.69
64	7.32	9.67	11.83	20.68	22.99
65	8.03	10.44	12.90	21.95	24.40
66	8.98	11.38	14.43	23.45	26.05
67	9.68	12.35	16.08	25.09	27.87
68	10.33	13.51	17.91	26.89	29.86
69	11.23	14.99	19.89	28.77	31.95
70	12.36	16.70	22.19	30.71	34.13
71	13.57	17.98	23.99	32.43	36.04
72	14.28	18.80	25.12	33.93	37.71
73	15.08	19.73	26.42	35.69	39.65
74	16.16	21.17	28.61	38.63	42.93
75	17.54	23.44	31.81	42.96	47.72
76	19.81	26.71	36.46	49.23	54.70
77	22.07	29.99	41.10	55.49	61.67
78	24.34	33.27	45.74	61.75	68.62
79	26.60	36.68	50.54	68.23	75.82
80	28.89	39.90	55.10	74.40	82.69
81	31.15	43.14	59.74	81.95	91.05
82	33.43	46.37	64.37	89.50	99.42
83	35.69	49.60	69.00	97.04	107.80
84	37.97	52.83	73.63	104.59	116.17

EXN02P98      EXO02P98      EXP02P98      EXQ02P98      EXM02P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	4.87	7.76	11.63	17.69	19.64
35-39	5.40	8.57	12.85	23.52	23.99
40	5.59	8.89	13.39	24.36	24.89
41	5.84	9.16	13.77	25.09	25.59
42	6.11	9.47	14.19	25.85	26.34
43	6.38	9.81	14.62	26.71	27.41
44	6.63	10.22	15.17	27.45	28.50
45	6.80	10.51	15.71	28.21	29.21
46	6.94	10.69	15.99	29.12	29.74
47	7.00	10.78	16.17	29.40	29.95
48	7.09	10.92	16.32	29.61	30.26
49	7.18	11.09	16.55	30.11	30.77
50	7.35	11.36	17.01	31.01	31.66
51	7.63	11.78	17.65	32.35	32.99
52	7.94	12.28	18.42	33.98	34.64
53	8.28	12.83	19.33	35.87	36.59
54	8.71	13.50	20.34	38.00	38.82
55	9.18	14.27	21.55	40.39	41.26
56	9.72	15.16	22.91	43.02	43.88
57	10.34	16.13	24.43	44.36	46.76
58	11.03	17.19	26.06	45.35	49.86
59	11.75	18.38	27.90	46.33	51.59
60	12.54	19.62	29.87	47.61	53.02
61	13.30	20.86	31.78	49.00	54.41
62	14.08	22.10	33.69	50.47	56.06
63	14.91	23.45	35.85	52.10	57.86
64	15.97	25.16	38.49	54.00	59.96
65	17.34	27.40	41.65	56.21	62.41
66	19.04	30.10	43.54	58.88	65.36
67	21.00	33.21	45.82	61.90	68.75
68	23.22	35.51	48.22	65.07	72.39
69	25.64	37.31	50.67	68.36	75.95
70	28.28	39.11	53.02	71.55	79.49
71	30.06	40.65	54.95	74.17	82.39
72	31.58	41.98	56.51	76.29	84.78
73	33.22	43.47	58.24	78.63	87.36
74	35.14	45.66	60.93	82.25	91.40
75	37.62	48.84	64.46	87.00	96.68
76	40.86	53.68	70.77	95.54	106.15
77	44.09	58.49	77.06	104.04	115.60
78	47.33	63.33	83.31	112.47	124.97
79	50.58	68.25	90.66	122.39	136.00
80	54.67	73.95	98.75	133.43	148.23
81	59.12	80.22	107.83	146.68	162.95
82	63.56	86.48	116.94	159.95	177.69
83	68.00	92.73	126.05	173.21	192.40
84	72.44	99.01	135.14	186.49	207.13

XSB02P98      XSC02P98      XSD02P98      XSE02P98      XSA02P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	4.41	7.05	10.54	15.40	17.11
35-39	4.87	7.79	11.66	21.02	21.73
40	5.06	8.06	12.09	22.18	22.61
41	5.21	8.31	12.44	22.71	23.18
42	5.43	8.54	12.82	23.36	23.88
43	5.66	8.80	13.27	24.19	24.68
44	5.89	9.10	13.71	24.98	25.49
45	6.17	9.32	14.07	25.64	26.58
46	6.34	9.76	14.36	26.18	27.33
47	6.41	9.88	14.81	26.67	27.56
48	6.48	10.01	14.98	27.24	27.79
49	6.57	10.16	15.22	27.66	28.29
50	6.73	10.42	15.61	28.50	29.09
51	6.97	10.78	16.18	29.70	30.32
52	7.25	11.24	16.89	31.22	31.85
53	7.58	11.75	17.68	32.95	33.63
54	7.95	12.36	18.65	34.89	35.63
55	8.40	13.08	19.73	36.55	37.83
56	8.88	13.86	20.93	37.40	40.19
57	9.43	14.73	22.33	38.13	42.45
58	10.06	15.73	23.82	38.98	43.40
59	10.72	16.74	25.51	39.91	44.32
60	11.42	17.91	27.24	41.00	45.53
61	12.13	19.04	29.03	42.18	46.85
62	12.79	20.14	30.74	43.44	48.25
63	13.55	21.37	32.68	44.84	49.79
64	14.52	22.92	34.42	46.44	51.57
65	15.77	24.91	35.77	48.33	53.67
66	17.29	27.35	37.43	50.59	56.20
67	19.07	29.20	39.36	53.10	59.10
68	21.06	30.70	41.39	55.89	62.08
69	22.79	32.25	43.50	58.69	65.21
70	24.51	33.71	45.48	61.40	68.18
71	25.95	34.94	47.06	63.54	70.57
72	26.93	35.92	48.35	65.24	72.51
73	28.06	37.00	49.73	67.15	74.60
74	29.60	38.70	52.01	70.21	78.01
75	31.42	41.24	55.10	74.38	82.66
76	34.31	45.46	60.82	82.13	91.24
77	37.20	49.67	66.39	89.65	99.60
78	40.08	53.87	72.74	98.21	109.12
79	42.99	58.45	79.29	107.03	118.92
80	46.38	63.18	86.01	116.04	128.93
81	49.97	68.23	93.32	126.53	140.56
82	53.56	73.30	100.62	137.08	152.26
83	57.16	78.35	107.95	147.65	164.00
84	60.76	83.43	115.28	158.24	175.76
	XSH02P98	XSI02P98	XSJ02P98	XSK02P98	XSG02P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	3.90	6.20	9.34	13.37	14.84
35-39	4.28	6.83	10.32	18.09	19.22
40	4.48	7.13	10.70	19.50	19.95
41	4.58	7.34	11.01	20.12	20.53
42	4.73	7.57	11.32	20.70	21.14
43	4.89	7.79	11.73	21.32	21.87
44	5.03	8.04	12.06	21.99	22.47
45	5.19	8.25	12.38	22.73	23.19
46	5.38	8.42	12.70	23.20	23.68
47	5.57	8.61	12.92	23.78	24.32
48	5.72	8.83	13.16	24.15	24.64
49	5.81	8.96	13.45	24.49	25.07
50	5.97	9.20	13.80	25.25	25.79
51	6.16	9.54	14.30	26.32	26.83
52	6.39	9.91	14.92	27.47	28.21
53	6.69	10.38	15.63	28.98	29.74
54	7.00	10.89	16.44	30.59	31.55
55	7.37	11.49	17.41	31.54	33.47
56	7.81	12.20	18.44	32.27	35.60
57	8.28	12.96	19.46	32.88	36.61
58	8.82	13.82	20.55	33.58	37.41
59	9.41	14.73	21.68	34.37	38.19
60	10.02	15.74	23.06	35.31	39.22
61	10.62	16.71	24.39	36.33	40.36
62	11.21	17.66	25.80	37.40	41.55
63	11.88	18.75	27.44	38.59	42.88
64	12.70	20.07	29.25	39.97	44.41
65	13.76	21.56	30.83	41.60	46.21
66	15.11	23.27	32.21	43.54	48.37
67	16.19	25.04	33.85	45.69	50.83
68	17.24	26.49	35.61	48.06	53.45
69	18.62	27.81	37.40	50.47	56.04
70	20.31	29.10	39.10	52.78	58.59
71	22.19	30.13	40.46	54.64	60.67
72	22.82	31.00	41.58	56.13	62.37
73	23.52	31.93	42.81	57.80	64.23
74	24.60	33.37	44.73	60.39	67.10
75	26.03	35.24	47.27	63.79	70.88
76	28.34	38.53	51.76	69.87	77.63
77	30.93	41.70	55.93	75.50	83.91
78	33.51	45.35	60.98	82.34	91.49
79	36.08	49.16	66.26	89.46	99.40
80	38.83	52.95	71.56	96.56	107.32
81	41.66	56.95	77.19	104.55	116.22
82	44.51	60.93	82.81	112.52	125.14
83	47.35	64.91	88.43	120.50	134.05
84	50.20	68.88	94.05	128.49	142.96

XSN02P98      XSO02P98      XSP02P98      XSQ02P98      XSM02P98

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	11.55	16.96	25.25	33.62	48.29
35-39	12.55	18.41	27.33	35.53	50.90
40	12.94	18.99	28.22	35.99	51.70
41	13.38	19.47	28.88	36.54	52.37
42	13.84	19.98	29.57	37.03	53.05
43	14.31	20.50	30.20	37.65	54.14
44	14.76	21.17	31.10	38.20	55.35
45	15.11	21.67	31.99	38.82	56.24
46	15.36	22.03	32.52	39.84	57.07
47	15.55	22.28	32.97	40.34	57.74
48	15.77	22.62	33.39	40.84	58.51
49	16.01	22.97	33.91	41.56	59.50
50	16.33	23.42	34.64	42.56	60.92
51	16.76	24.06	35.53	43.81	62.72
52	17.22	24.67	36.50	45.32	64.79
53	17.71	25.40	37.66	46.97	67.26
54	18.32	26.34	38.98	48.95	70.12
55	19.05	27.41	40.57	51.22	73.39
56	19.91	28.67	42.48	53.84	77.12
57	20.91	30.08	44.61	56.76	81.24
58	21.96	31.67	47.01	59.97	84.66
59	23.12	33.40	49.59	63.45	84.47
60	24.42	35.21	52.36	67.27	84.56
61	25.60	37.01	55.05	71.11	84.84
62	26.79	38.76	56.82	74.94	85.12
63	28.09	40.72	57.23	77.25	85.77
64	29.77	42.23	57.72	77.90	86.75
65	31.24	42.93	58.67	79.18	88.17
66	31.91	43.93	60.01	81.02	89.96
67	32.72	45.18	61.75	83.34	92.55
68	33.59	46.56	63.66	85.91	95.42
69	34.66	47.90	65.56	88.48	98.28
70	35.83	49.27	67.19	90.84	100.93
71	37.04	50.35	68.47	92.41	102.65
72	38.29	51.20	69.41	93.67	104.04
73	39.67	52.16	70.42	95.05	105.56
74	41.27	53.86	72.29	97.60	108.43
75	43.67	56.50	74.80	100.98	112.20
76	46.84	60.79	79.71	107.60	119.55
77	49.97	65.05	84.60	114.22	126.91
78	53.13	69.35	89.05	120.22	133.56
79	56.29	73.71	94.93	128.17	142.41
80	60.63	79.58	103.01	139.15	154.59
81	65.29	85.95	111.99	152.26	169.16
82	69.94	92.32	120.98	165.38	183.72
83	74.60	98.69	129.97	178.50	198.26
84	79.26	105.08	138.97	191.63	212.82

XCB02P98      XCC02P98      XCD02P98      XCE02P98      XCA02P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	10.44	15.40	22.97	30.65	44.01
35-39	11.31	16.70	24.86	32.22	46.27
40	11.68	17.27	25.60	32.83	46.99
41	12.01	17.67	26.21	33.17	47.54
42	12.38	18.05	26.80	33.57	48.16
43	12.78	18.51	27.53	34.20	48.97
44	13.19	18.99	28.21	34.80	49.82
45	13.71	19.41	28.84	35.39	51.26
46	14.04	20.09	29.42	36.02	52.38
47	14.22	20.44	30.23	36.69	52.98
48	14.41	20.70	30.64	37.51	53.65
49	14.63	21.04	31.11	38.14	54.63
50	14.90	21.47	31.75	39.02	55.91
51	15.29	21.98	32.59	40.18	57.55
52	15.70	22.60	33.46	41.56	59.47
53	16.16	23.25	34.49	43.07	61.73
54	16.71	24.06	35.69	44.88	64.29
55	17.38	25.07	37.16	46.97	67.28
56	18.16	26.22	38.87	49.29	70.64
57	19.04	27.48	40.81	51.98	73.40
58	20.04	28.93	42.97	54.86	73.08
59	21.08	30.44	45.32	58.02	72.88
60	22.19	32.12	47.82	61.23	72.94
61	23.33	33.72	48.74	64.65	73.04
62	24.35	35.32	48.84	66.08	73.38
63	25.56	36.18	49.19	66.37	73.92
64	26.86	36.60	49.73	67.10	74.73
65	27.30	37.22	50.52	68.18	75.71
66	27.91	38.06	51.66	69.72	77.45
67	28.61	39.14	53.13	71.69	79.65
68	29.45	40.28	54.74	73.90	82.07
69	30.35	41.47	56.37	76.10	84.50
70	31.26	42.57	57.75	77.95	86.72
71	32.06	43.37	58.78	79.34	88.09
72	32.80	43.91	59.48	80.27	89.14
73	33.62	44.51	60.23	81.32	90.29
74	34.88	45.73	61.80	83.43	92.72
75	36.42	47.62	64.03	86.45	96.06
76	39.04	51.10	68.55	92.54	102.83
77	41.67	54.60	73.07	98.65	109.60
78	44.29	58.08	77.58	104.74	116.38
79	46.95	61.69	82.61	111.52	123.91
80	50.44	66.39	89.27	120.44	133.81
81	54.10	71.42	96.45	130.74	145.22
82	57.80	76.45	103.63	141.08	156.72
83	61.46	81.45	110.84	151.46	168.23
84	65.13	86.49	118.04	161.84	179.75

XCH02P98      XCI02P98      XCJ02P98      XCK02P98      XCG02P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series  
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	9.14	13.54	20.26	27.06	38.93
35-39	9.89	14.66	21.95	28.51	40.92
40	10.31	15.19	22.63	28.90	41.50
41	10.50	15.59	23.17	29.35	42.08
42	10.77	15.97	23.68	29.74	42.62
43	11.05	16.32	24.31	30.14	43.34
44	11.35	16.75	24.84	30.65	43.97
45	11.66	17.11	25.40	31.33	44.88
46	12.02	17.45	25.99	31.91	45.61
47	12.40	17.84	26.46	32.60	46.73
48	12.68	18.29	26.97	33.19	47.45
49	12.88	18.55	27.50	33.73	48.35
50	13.15	18.92	28.05	34.52	49.49
51	13.46	19.41	28.76	35.57	50.90
52	13.81	19.91	29.57	36.58	52.60
53	14.24	20.54	30.44	37.92	54.54
54	14.70	21.20	31.51	39.34	56.75
55	15.26	22.05	32.79	40.96	59.40
56	15.98	23.05	34.25	42.80	62.37
57	16.70	24.17	35.67	44.70	63.31
58	17.56	25.40	37.17	46.73	62.97
59	18.48	26.74	38.80	49.09	62.79
60	19.46	28.19	40.73	51.96	62.81
61	20.38	29.62	41.96	54.82	62.89
62	21.33	30.95	42.16	56.89	63.18
63	22.37	31.26	42.32	57.29	63.63
64	23.20	31.63	42.80	57.75	64.14
65	23.58	32.14	43.46	58.67	65.17
66	24.14	32.87	44.44	59.99	66.65
67	24.75	33.81	45.69	61.67	68.51
68	25.52	34.82	47.09	63.56	70.58
69	26.28	35.79	48.48	65.43	72.65
70	26.96	36.74	49.64	67.01	74.52
71	27.48	37.44	50.54	68.20	75.85
72	27.82	37.94	51.17	69.08	76.68
73	28.22	38.48	51.84	69.98	77.73
74	28.99	39.47	53.16	71.75	79.73
75	30.02	40.81	54.93	74.14	82.38
76	32.00	43.32	58.37	78.80	87.56
77	33.97	45.82	61.82	83.46	92.74
78	35.96	48.35	65.28	88.14	97.93
79	37.67	51.11	69.04	93.20	103.55
80	40.39	54.86	74.28	100.20	111.35
81	43.17	58.75	79.79	108.01	120.02
82	45.97	62.67	85.31	115.80	128.71
83	48.76	66.56	90.82	123.61	137.39
84	51.56	70.46	96.33	131.42	146.10

XCN02P98      XCO02P98      XCP02P98      XCQ02P98      XCM02P98

Modes Other Than Annual  
 Semiannual Mode: 51% of Annual  
 Quarterly Mode: 26% of Annual

Spousal Discount is 20% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99574PA is  
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table P98 - Pennsylvania

State: Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care Insurance

Project Name/Number: 2022 PA LTCI 97058 Series/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	2022 NAIC Transmittal - PA LTC - Signed.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	This is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	Pennsylvania - Actuarial Memorandum and Certification.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not an advertisement.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	Insurer is filing for itself.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Insert page is not used.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/

**Filing Company:** State Farm Mutual Automobile Insurance Company

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	This is not a form filing. Both the current and proposed rates are located on the Rate/Rule Schedule tab.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Advertisement Compliance Certification
<b>Comments:</b>	No advertisements are included.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Reserve Calculation (A&H)
<b>Comments:</b>	Reserve example based on original pricing assumptions.
<b>Attachment(s):</b>	Exhibit I Reserve Sample.xls
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actual & Projected Experience
<b>Comments:</b>	
<b>Attachment(s):</b>	Actual & Projected Nationwide Experience - PA.pdf Actual & Projected Experience - PA - Policies Issued On or After 7-1-2003.pdf Actual & Projected Experience - PA - Policies Issued Prior to 7-1-2003.pdf Actual & Projected Experience - PA.pdf Actual & Projected Nationwide Experience - PA - New Rate Class.pdf Actual & Projected Nationwide Experience - PA - Old Rate Class.pdf

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2022 PA LTCI 97058 Series/

**Filing Company:** State Farm Mutual Automobile Insurance Company

<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Comparison of Proposed and Current Rates
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Table Comparison - Policies Issued On or After 7-1-2003.pdf Rate Table Comparison - Policies Issued Prior to 7-1-2003.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Loss Ratio Demonstration
<b>Comments:</b>	
<b>Attachment(s):</b>	97058 Loss Ratio Demonstration.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Distribution of Business
<b>Comments:</b>	
<b>Attachment(s):</b>	Distribution of Business as of 12-31-2021 - PA.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Rate Increase History by State
<b>Comments:</b>	
<b>Attachment(s):</b>	97058 Series In-Force Rate Increase Filing Status.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Policyholder Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	LTC Customer Q&A - Renewal.pdf 97058 7th Round PA Customer Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Objection Response 4-7-2022
<b>Comments:</b>	

**SERFF Tracking #:**

STLH-133115163

**State Tracking #:**

**Company Tracking #:**

2022 PA LTCI 97058 SERIES

**State:**

Pennsylvania

**Filing Company:**

State Farm Mutual Automobile Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

Long Term Care Insurance

**Project Name/Number:**

2022 PA LTCI 97058 Series/

<b>Attachment(s):</b>	97058 PA Policyholder Listing.xlsx Objection Response 4-7-2022.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

STLH-133115163

State Tracking #:

Company Tracking #:

2022 PA LTCI 97058 SERIES

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State:

Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care Insurance

Project Name/Number:

2022 PA LTCI 97058 Series/

***Attachment Exhibit I Reserve Sample.xls is not a PDF document and cannot be reproduced here.***

***Attachment 97058 PA Policyholder Listing.xlsx is not a PDF document and cannot be reproduced here.***

## Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	Pennsylvania
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<b>2.</b>	<b>Department Use Only</b>
	<b>State Tracking ID</b>

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	State Farm Mutual Auotmobile Insurance Co. One State Farm Plaza Bloomington, IL 61710-0001	Illinois	Accident & Health	176	25178	37-0533100	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	David Diffor One State Farm Plaza, B-1 Bloomington, IL 61700-0001	309-766-2475	309-766-1827	david.diffor.cy3o@statefarm.com

<b>5.</b>	<b>Requested Filing Mode</b>	<b>Review &amp; Approval</b> <span style="float: right;">▼</span> If Combination or Other are selected, please explain: _____ _____ _____
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<b>6.</b>	<b>Company Tracking Number</b>	2022 PA LTCI 97058 Series
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b> Previous file # _____
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<b>8.</b>	<b>Market</b>	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise Group: <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance</b>	LTC03I Individual Long Term Care <span style="float: right;">▼</span>
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	
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<b>11.</b>	<b>Submitted Documents</b>	<p><b>FORMS</b></p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Policy</td> <td><input type="checkbox"/> Outline of Coverage</td> <td><input type="checkbox"/> Certificate</td> </tr> <tr> <td><input type="checkbox"/> Application/Enrollment</td> <td><input type="checkbox"/> Rider/Endorsement</td> <td><input type="checkbox"/> Advertising</td> </tr> <tr> <td><input type="checkbox"/> Schedule of Benefits</td> <td><input type="checkbox"/> Other</td> <td><input type="checkbox"/> Provider Directory</td> </tr> <tr> <td><input type="checkbox"/> Network Access Plan</td> <td><input type="checkbox"/> Provider Contract/Provider Addendum/Provider Leasing Agreement</td> <td></td> </tr> </table> <p><b>Rates</b></p> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <p><input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____</p> <p><b>SUPPORTING DOCUMENTATION</b></p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Articles of Incorporation</td> <td><input type="checkbox"/> Third Party Authorization</td> </tr> <tr> <td><input type="checkbox"/> Association Bylaws</td> <td><input type="checkbox"/> Trust Agreements</td> </tr> <tr> <td><input type="checkbox"/> Statement of Variability</td> <td><input checked="" type="checkbox"/> Certifications</td> </tr> <tr> <td><input checked="" type="checkbox"/> Actuarial Memorandum</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other _____</td> <td></td> </tr> </table>	<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate	<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising	<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other	<input type="checkbox"/> Provider Directory	<input type="checkbox"/> Network Access Plan	<input type="checkbox"/> Provider Contract/Provider Addendum/Provider Leasing Agreement		<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization	<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements	<input type="checkbox"/> Statement of Variability	<input checked="" type="checkbox"/> Certifications	<input checked="" type="checkbox"/> Actuarial Memorandum		<input type="checkbox"/> Other _____	
<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate																						
<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising																						
<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other	<input type="checkbox"/> Provider Directory																						
<input type="checkbox"/> Network Access Plan	<input type="checkbox"/> Provider Contract/Provider Addendum/Provider Leasing Agreement																							
<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization																							
<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements																							
<input type="checkbox"/> Statement of Variability	<input checked="" type="checkbox"/> Certifications																							
<input checked="" type="checkbox"/> Actuarial Memorandum																								
<input type="checkbox"/> Other _____																								



<b>17.</b>	<b>Form Filing Attachment</b>
<b>This filing transmittal is part of company tracking number</b>	
<b>This filing corresponds to rate filing company tracking number</b>	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		2022 PA LTCI 97058 Series		
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)		67.8%		
Overall percentage rate impact for this filing		3.9 %		
SERFF Tracking Number of Last Filing		STLH-132498527		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Individual LTC Policy & Riders	97058PA, 99572, 99573	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +3.9% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY  
BLOOMINGTON, ILLINOIS 61710  
ACTUARIAL MEMORANDUM – RATE INCREASE**

**STATE FARM TAX QUALIFIED LONG TERM CARE INSURANCE POLICY FORM 97058PA  
SIMPLE AUTOMATIC INCREASE BENEFIT RIDER FORM 99572  
COMPOUND AUTOMATIC INCREASE BENEFIT RIDER FORM 99573**

**I. PURPOSE**

The purpose of this memorandum is to demonstrate that the lifetime loss ratio of this product after the proposed rate increase meets the minimum loss ratio requirements in Pennsylvania. This memorandum is not suitable for other purposes.

**II. GENERAL INFORMATION**

- A. Issuer Name: State Farm Mutual Automobile Insurance Company
- B. Form Numbers: 97058PA, 99572, 99573
- C. Type of Policy: Comprehensive, Individual Tax Qualified Long-Term Care Insurance
- D. Renewability: Guaranteed Renewable
- E. Marketing Method: Sold through a captive agency force but are no longer marketed
- F. Domicile Approval of last rate increase: 10/30/2017
- G. Issue Ages: 18 through 84
- H. Average Issue Age of in-force policies: 51
- I. Insurance Company Representative: David Diffor  
One State Farm Plaza, B-1  
Bloomington, IL 61710  
(309) 766-2475

**III. APPLICABILITY**

This filing is applicable to all in-force policies and associated riders issued in Pennsylvania on the above referenced forms. These forms were marketed in Pennsylvania between September 1, 2001 and April 30, 2004. These forms are no longer marketed in any state. As of December 31, 2021, there were 892 policies in-force on these forms in Pennsylvania and 40,450 nationwide.

**IV. DESCRIPTION OF POLICY DESIGN AND COVERAGE**

- A. Form 97058PA: This form provides comprehensive Long Term Care Insurance coverage. After meeting an elimination period, benefits are paid on an expenses incurred basis. Covered expenses include: Home and Adult Day Care, Long Term Care Facility, Alternate Care Facility, Caregiver Training, Bed Reservation, Respite Care, and Medical Help System. Benefits may also be payable for other services, devices, or types of care if they are part of an alternate plan of care which is agreed to by the insured, the insured's doctor, and State Farm. Premiums are waived while receiving care in a facility after the specified waiting period.
- B. Optional Simple Automatic Increase Benefit Rider Form 99572: Provides inflation protection by giving a 5% simple automatic benefit increase for each policy year.
- C. Optional Compound Automatic Increase Benefit Rider Form 99573: Provides compound automatic benefit increases of 5% for each policy year.

## V. REASON FOR RATE INCREASE

A rate increase is necessary due to significantly higher anticipated and lifetime loss ratios than expected. The higher loss ratios are primarily a result of lower voluntary lapse rates, lower mortality, and higher expected future claim costs.

The table below compares the present value of future incurred losses using original morbidity assumptions and our current assumptions on a nationwide basis as outlined below in Section VI. No claim cost margins are included in the table. Current lapse and mortality assumptions are used in the projections for both original and current morbidity assumptions.

PV Future Incurred Losses Original Claim Costs	PV Future Incurred Losses Current Claim Costs	Ratio of Current to Original
1,595,205,980	2,444,206,385	1.53

## VI. MORBIDITY ASSUMPTION

Claim costs were developed using 2017 Milliman Inc. internal claim cost guidelines. These guidelines are a cooperative effort of Milliman Health actuaries and represent a combination of their experience, research, and judgment. These claim costs were developed based on the benefits provided under these forms.

The table below demonstrates our actual to expected loss ratio experience by year based on the actual distribution of business using experience developed through September 30, 2020. State Farm experience shows an overall actual to expected ratio of 105.2%. Experience from 2007 and later is used to be consistent with the morbidity assumption for Asset Adequacy Testing. Experience from 2007-2019 provided a cumulative actual to expected ratio of 102.9%.

Using the formula on page 20 of the American Academy of Actuaries Long-Term Care Credibility Monograph that takes into account claim variability, we calculated that we would need 3,135 claims to be fully credible. Since 2007, we have had 2,879 claims on this block of business. Taking the square root of 2,879/3,135 results in an assignment of 95.8% credibility to State Farm experience. This is then applied to the past 13 years A to E of 102.9%. We assign the remaining 4.2% credibility to 100% of the 2017 Milliman claim costs. Combining the two results in our assumption of 102.8% of the 2017 Milliman claim costs.

The expected basis for the table below is the 2017 Milliman claims costs using actual termination information.

Year	Actual Loss Ratio	Expected Loss Ratio Based on 2017 Milliman Claim Costs	Actual to Expected Ratio
2001	0.0%	2.8%	0.0%
2002	0.7%	3.0%	23.9%
2003	6.5%	3.7%	176.8%
2004	6.2%	5.2%	119.7%
2005	12.8%	7.0%	182.6%
2006	13.6%	9.0%	151.4%
2007	12.8%	11.1%	115.3%
2008	13.2%	13.5%	97.5%
2009	19.5%	16.6%	117.7%
2010	18.6%	20.1%	92.2%
2011	19.5%	24.0%	81.4%
2012	32.4%	27.7%	116.9%
2013	30.7%	32.1%	95.4%
2014	48.3%	38.1%	126.8%
2015	43.3%	44.9%	96.3%
2016	59.0%	52.9%	111.5%
2017	58.3%	61.9%	94.1%
2018	75.1%	72.4%	103.7%
2019	87.2%	84.7%	102.9%
<b>Total</b>	<b>32.7%</b>	<b>31.0%</b>	<b>105.2%</b>

No future morbidity improvement was assumed in these claim costs.

## VII. MORTALITY ASSUMPTION

Sex distinct mortality is now assumed to follow the 2012 IAM Static table with the smoothed Actual to Expected factors and Selection factors shown below. Attained age groupings were selected to achieve 500 actual deaths. Actual and expected deaths include data from all policy forms for credibility purposes. When developing actual to expected ratios by attained age, experience in durations ten and later was used to eliminate the impact of selection. The table below showcases these developed actual to expected ratios considering experience in durations ten and later. Mortality rates between ages are smoothed using linear interpolation (these cells are highlighted in the table below).

Attained Age	Actual Deaths	Expected Deaths Based on 2012 IAM	Actual to Expected	Actual to Expected Using Smoothed Assumptions
0 - 65	714	1192	60%	60%
66 – 70	929	1434	65%	65%
71 – 72	601	772	78%	78%
73 – 74	769	898	86%	86%
75 – 76	887	1024	87%	87%
77 – 78	994	1076	92%	92%
79 – 80	1083	1121	97%	97%
81 – 82	1163	1099	106%	100%
83 – 84	1027	1002	102%	102%
85 - 86	938	866	108%	108%
87 – 88	789	711	111%	111%
89 +	1335	1214	110%	110%

To reflect selection, selection factors were developed to be applied to attained age actual to expected ratios in the first nine durations. The duration 1 selection factor was calculated to achieve a final actual to expected for attained age groups 0-65 and 66-70 that is approximately equal to the overall duration 1 actual to expected across all ages (28%). The selection factor in duration 2 was calculated to maintain a duration 2 over duration 1 ratio equal to that experienced across all age groups. The remaining selection factors were achieved by grading to 100% by duration 10.

Duration	Selection Factors
1	44%
2	77%
3	80%
4	83%
5	85%
6	88%
7	91%
8	94%
9	97%
10+	100%

No future mortality improvement was assumed in the projections.

### VIII. VOLUNTARY LAPSE RATE ASSUMPTION

Current voluntary lapse rates are based on our nationwide long-term care lapse experience. All policy forms are included for credibility purposes except for form 97045. The following chart shows our actual lapse rate by duration through December 31, 2019. Lapse rates were smoothed using linear interpolation (these cells are highlighted yellow in the table below). These lapse rates using smoothed assumptions by duration are used in the projection. Durational groupings were selected to achieve 500 actual lapses (these cells are highlighted blue in the table below). The lapse rate assumed for projections of lifetime loss ratio in policy years 15+ is 1.06%.

Duration	Actual Exposures	Number of Lapses	Actual Lapse Rate	Actual Lapse Rate Using Smoothed Assumptions
1	128,618	15,041	11.69%	11.69%
2	112,722	5,932	5.26%	5.26%
3	104,385	3,384	3.24%	3.24%
4	97,114	2,501	2.58%	2.58%
5	91,744	1,826	1.99%	1.99%
6	87,769	1,585	1.81%	1.81%
7	81,617	1,228	1.50%	1.50%
8	75,121	914	1.22%	1.22%
9	68,377	702	1.03%	1.03%
10	61,238	602	0.98%	0.98%
11	50,448	434	0.86%	0.99%
12	38,333	316	0.82%	0.99%
13	32,068	325	1.01%	0.99%
14	28,736	276	0.96%	0.99%
15+	61,408	652	1.06%	1.06%

Smoothed Rate

Grouped Rate

#### IX. SHOCK LAPSE ASSUMPTION

A shock lapse assumption of 2.17% after this proposed rate increase is included in our projections. Assumed lapse rates (see Section VIII) less than 2.17% are increased to 2.17% for the year following this rate increase. This assumption is based on lapse experience after rate increases implemented to date on policy form 97058 series policies.

Below is a chart showing the number of policyholders who have received a rate increase and the number who have lapsed after an increase on the 97058 policy series as of December 31, 2019.

Number of Policyholders Receiving Rate Increase	Number of Policyholders Lapsing After Rate Increase	Lapse Rate
102,166	2,214	2.17%

#### X. HISTORY OF RATE ADJUSTMENTS

On March 19, 2003, new rate tables were approved to be used for new business on these forms. This change was implemented on July 1, 2003.

On September 12, 2013, a 14% average rate increase was approved for in-force policyholders in SERFF filing STLH-128902680. This increase was implemented beginning February 1, 2014.

On October 3, 2014, a 14.4% average rate increase was approved for in-force policyholders in SERFF filing STLH-129485329. This increase was implemented beginning March 1, 2015.

On November 23, 2015, a 14.7% average rate increase was approved for in-force policyholders in SERFF filing STLH-130073014. This increase was implemented beginning April 1, 2016.

On May 4, 2017, a 12.7% average rate increase was approved for in-force policyholders in SERFF filing STLH-130885750. This increase was implemented beginning October 1, 2017.

On June 6, 2018, a 16.9% average rate increase was approved for in-force policyholders in SERFF filing STLH-131463252. This increase was implemented beginning November 1, 2018.

On January 5, 2021, a 4.6% average rate increase was approved for in-force policyholders in SERFF filing STLH-132498527. This increase was implemented beginning June 1, 2021.

## **XI. AVERAGE ANNUAL PREMIUM**

The average annual premium for this form and associated riders prior to this proposed rate increase is:

Pennsylvania	Policies issued prior to July 1, 2003:	\$1,864
	Policies issued on or after July 1, 2003:	\$2,228
Nationwide	Policies issued in original class:	\$3,035
	Policies issued in new class:	\$2,505

The average annual premium for this form and associated riders after the rate increase is:

Pennsylvania	Policies issued prior to July 1, 2003:	\$1,939
	Policies issued on or after July 1, 2003:	\$2,300
Nationwide	Policies issued in original class:	\$3,224
	Policies issued in new class:	\$2,592

The nationwide average annual premium figure was calculated assuming that the proposed rate increase in Pennsylvania is implemented nationwide.

## **XII. MINIMUM LIFETIME LOSS RATIO**

The minimum lifetime loss ratio for policies issued prior to September 16, 2002 is 60%. Those issued on or after September 16, 2002 had no initial minimum loss ratio, but have a minimum loss ratio based on 58% of the original premium and 85% of any rate increase premium.

## **XIII. PAST, ANTICIPATED AND LIFETIME LOSS RATIO**

Past and projected nationwide and Pennsylvania experience are shown in the projection exhibits attached to this filing. Projected premiums are shown both with and without the proposed rate increase. Future incurred claims reflect a 10% moderately adverse claim cost margin. See section XV and section XIX for further explanation.

Nationwide data is used to justify the proposed rates. The nationwide projection exhibit contains three columns of premiums. The first one titled "Earned Premium Original Rates" reflects the original premium with no rate increases. The second column, "Earned Premium Current Rates", applies this state's specific pattern of prior increases to the nationwide original premium. This is done to avoid subsidization amongst states due to the allowance/disallowance of needed rate increases. The final premium column, "Earned Premium with Proposed Increase", reflects the proposed increase applied nationwide. A summary of the resulting loss ratios is shown below.

The lifetime loss ratio is calculated as the sum of the accumulated value of past incurred claims and the present value of anticipated incurred claims divided by the sum of the accumulated value

of past earned premium and the present value of the anticipated earned premium. The present values and accumulated values are calculated at 4.5%.

The following table shows the present and accumulated values of nationwide premiums and claims at the maximum valuation rate of 4.5% with historical experience through December 31, 2020 and claims development through December 31, 2021.

	Earned Premium Current Rates	Earned Premium with Proposed Increase	Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	1,829,520,263	1,829,520,263	482,087,079	26.4%	26.4%
Anticipated	1,173,890,840	1,236,031,752	2,679,618,485	228.3%	216.8%
Lifetime	3,003,411,103	3,065,552,015	3,161,705,564	105.3%	103.1%

We have excluded some policyholders from the past experience and the projections. The excluded policyholders converted from an older policy form and did so without evidence of insurability. Including that experience would result in a higher indicated rate change. These policyholders will receive the approved rate increase.

#### **XIV. ORIGINAL PRICING MODERATELY ADVERSE**

The following separate occurrences are shown as examples of what was considered to be moderately adverse experience in the original pricing assumptions. Any combination of assumptions that results in a similar decrease in profitability would also be considered moderately adverse.

- 20% drop in mortality rate
- 50% drop in voluntary lapse rate assumptions in every duration
- 10% increase in morbidity (claim costs)
- 100 basis point drop in investment income

##### *Mortality*

From Section VII above, actual deaths are approximately 52% less than the originally anticipated deaths. Therefore, mortality experience is outside the originally prescribed moderately adverse definition and a rate increase is justified.

##### *Voluntary Lapse Rate*

Although Section VIII shows lapse rates higher than originally projected, lapses have been significantly below expectations in later durations. Although lapse rates are not 50% lower in all durations, we are currently projecting a 1.06% ultimate lapse rate, which is 47% lower than our originally estimated 2% ultimate lapse rate. The lower voluntary lapse rate has had a significant impact on our future lifetime loss ratios and has contributed to our need for a rate increase.

##### *Morbidity (Claim Costs)*

On a lifetime basis, updated claim costs are 44% higher than our original claim costs. Therefore, morbidity is outside the originally prescribed moderately adverse definition and a rate increase is justified.

#### **XV. MAXIMUM ALLOWABLE RATE INCREASE**

This form consists of policies written both before and after Pennsylvania implemented the rate stability regulations for Long-Term Care. As of December 31, 2021, there are 451 policies in-force that were written prior to rate stabilization, and 441 policies in-force that were written on or after rate stabilization. We will demonstrate loss ratio compliance under the two different methods.

*Method 1 – Pre-Rate Stability*

The maximum allowable rate increase was calculated so that the sum of:

- (a) The lesser of:
  - (i) The accumulated value of actual past incurred claims; and
  - (ii) The accumulated value of expected past claims (\$348,267,443)
- (b) The present value of projected incurred claims.

Is equal to:

- (c) The sum of the accumulated value of actual past premium and the present value of future projected premium at the indicated rate level times the greater of:
  - (i) 60%; and
  - (ii) The lifetime loss ratio consistent with the original filing.

Expected past claims are less than actual past incurred claims; therefore, expected past claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with the original filing is 69.4%.

This methodology results in an indicated average rate increase of 86.9% and a lifetime loss ratio of 72.7%.

No margins for adverse experience were included in the calculations for this method.

This increase is based on nationwide data and assumes the 14% average increase that was implemented on February 1, 2014, the 14.4% average increase that was implemented on March 1, 2015, the 14.7% average increase that was implemented on April 1, 2016, the 12.7% average increase that was implemented on October 1, 2017, the 16.9% average increase that was implemented on November 1, 2018, and the 4.6% average increase that was implemented on June 1, 2021 were applied nationwide. 86.9% is the indicated rate increase in addition to the 14%, 14.4%, 14.7%, 12.7%, 16.9%, and 4.6% that were already implemented.

*Method 2 - Post-Rate Stability*

The maximum allowable rate increase was calculated so that the sum of:

- (a) The lesser of:
  - (i) The accumulated value of actual past incurred claims; and
  - (ii) The accumulated value of expected past claims including margins for moderately adverse experience (\$383,094,187).
- (b) The present value of projected incurred claims including margins for moderately adverse experience.

Is equal to the sum of:

- (c) The accumulated value of past original premium and the present value of future projected original premium times the greater of:
  - (iii) 58%; and
  - (iv) The lifetime loss ratio consistent with the original filing including margins for moderately adverse experience.
- (d) The accumulated value of any prior rate increase premium and the present value of future projected rate increase premium times 85%.

Expected past claims are less than actual past incurred claims; therefore, expected past claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with the original filing including margins for moderately adverse experience is 77.1%.

This methodology results in an indicated average rate increase of 67.8% and a lifetime loss ratio of 83.2%.

This increase is based on nationwide data and assumes the 14% average increase that was implemented on February 1, 2014, the 14.4% average increase that was implemented on March 1, 2015, the 14.7% average increase that was implemented on April 1, 2016, the 12.7% average increase that was implemented on October 1, 2017, the 16.9% average increase that was implemented on November 1, 2018, and the 4.6% average increase that was implemented on June 1, 2021 were applied nationwide. 67.8% is the indicated rate increase in addition to the 14%, 14.4%, 14.7%, 12.7%, 16.9%, and 4.6% that were already implemented.

Since the post-rate stability method is more restrictive, it will be used to justify the proposed rate increase.

#### **XVI. CONTINGENT BENEFIT UPON LAPSE**

The proposed increase will trigger the contingent non-forfeiture benefit upon lapse for 37 Pennsylvania policyholders.

#### **XVII. SUMMARY OF PROPOSED RATE INCREASE**

We are proposing an average rate increase 5.8% based on the nationwide distribution of business. This results in an average increase of 3.9% in Pennsylvania reflecting differences between the Pennsylvania and nationwide distribution of business.

The proposed increase will vary by benefit period and inflation protection and will range from 0% to 25%. Policies with simple or no inflation protection will not receive an increase.

This proposed increase is reduced in cases where the maximum increase would cause the new rates to be higher than the corresponding rate on our most recently marketed non-gender-distinct Long-Term Care insurance product.

Although a rate increase larger than 3.9% can be justified at this time, State Farm is not currently seeking a higher increase. If future experience emerges as expected, we do not anticipate seeking further rate increases.

A comparison of rates before and after the proposed change is included in the supporting documentation.

#### **XVIII. OTHER CONSIDERATIONS**

The policy design, coverage provided, underwriting, and claims adjudication practices have been taken into consideration for the proposed rate increase.

#### **XIX. MODERATELY ADVERSE ASSUMPTIONS**

A 10% margin on claim costs is included in this filing to reflect moderately adverse experience.

Moderately adverse experience as used in the Actuarial Certification is defined as any combination of changes in morbidity, mortality, and voluntary lapse rates that results in an increase in the nationwide projected lifetime loss ratio. An increase in lifetime loss ratio would reflect a breach of the 10% margin that has been included.

**XX. ACTUARIAL CERTIFICATION**

I certify that to the best of my knowledge this rate filing is in compliance with the applicable laws and rules of your state, and complies with all applicable Actuarial Standards of Practice including Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and Actuarial Standard of Practice No. 18, "Long-Term Care Insurance".

I certify that no premium rate schedule increases are anticipated if the requested premium rate schedule is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized.

A rectangular box containing a handwritten signature in dark ink. The signature appears to be "David Diffor" written in a cursive, somewhat stylized script.

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David Diffor, FSA, MAAA

March 25, 2022  
Date

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - Total									
Actual									
Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level		
2001	295,299	295,299	608,732	0	0.0%	0.0%	0.0%		
2002	11,919,488	11,919,488	24,570,954	84,807	0.7%	0.7%	0.3%		
2003	38,082,573	38,082,573	78,503,801	2,429,232	6.4%	6.4%	3.1%		
2004	51,773,918	51,773,918	106,727,279	3,033,329	5.9%	5.9%	2.8%		
2005	54,823,671	54,823,671	113,014,071	7,009,734	12.8%	12.8%	6.2%		
2006	56,342,659	56,342,659	116,145,327	7,285,940	12.9%	12.9%	6.3%		
2007	57,124,490	57,124,490	117,757,002	7,282,926	12.7%	12.7%	6.2%		
2008	58,336,610	58,336,610	120,255,678	7,683,937	13.2%	13.2%	6.4%		
2009	58,929,245	58,929,245	121,477,343	11,018,621	18.7%	18.7%	9.1%		
2010	59,616,395	59,616,395	122,893,840	10,351,385	17.4%	17.4%	8.4%		
2011	61,151,430	61,151,430	126,058,178	11,625,483	19.0%	19.0%	9.2%		
2012	63,962,992	63,962,992	131,853,960	20,092,718	31.4%	31.4%	15.2%		
2013	64,940,262	64,940,262	133,868,513	19,566,944	30.1%	30.1%	14.6%		
2014	62,889,991	68,191,139	129,642,063	30,548,803	48.6%	44.8%	23.6%		
2015	60,612,865	74,331,520	124,947,973	25,301,704	41.7%	34.0%	20.2%		
2016	58,511,862	81,156,221	120,616,945	34,135,413	58.3%	42.1%	28.3%		
2017	56,129,323	84,345,465	115,705,555	31,168,756	55.5%	37.0%	26.9%		
2018	54,226,704	89,727,520	111,783,477	41,004,401	75.6%	45.7%	36.7%		
2019	52,159,176	96,984,899	107,521,454	45,033,995	86.3%	46.4%	41.9%		
2020	50,278,188	95,703,311	100,105,663	51,012,315	101.5%	53.3%	51.0%		
Total	1,032,107,140	1,227,739,107	2,124,057,809	365,670,443	35.4%	29.8%	17.2%		
Projection									
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
2021	48,377,038	105,407,929	99,724,917	105,407,929	62,386,641	129.0%	59.2%	62.6%	59.2%
2022	46,758,514	106,116,623	96,388,475	108,052,627	69,663,678	149.0%	65.6%	72.3%	64.5%
2023	45,095,973	102,900,044	92,961,296	108,348,386	77,572,226	172.0%	75.4%	83.4%	71.6%
2024	43,390,325	99,522,434	89,445,256	104,926,073	86,165,235	198.6%	86.6%	96.3%	82.1%
2025	41,644,716	96,029,691	85,846,840	101,324,447	95,340,998	228.9%	99.3%	111.1%	94.1%
2026	39,862,791	92,424,638	82,173,562	97,605,666	104,959,154	263.3%	113.6%	127.7%	107.5%
2027	38,048,738	88,711,962	78,434,053	93,773,965	114,876,924	301.9%	129.5%	146.5%	122.5%
2028	36,208,719	84,901,608	74,641,021	89,838,792	124,964,541	345.1%	147.2%	167.4%	139.1%
2029	34,349,264	81,004,044	70,807,920	85,809,903	135,166,618	393.5%	166.9%	190.9%	157.5%
2030	32,477,106	77,031,591	66,948,635	81,699,086	145,341,241	447.5%	188.7%	217.1%	177.9%
2031	30,600,300	72,999,645	63,079,769	77,521,125	155,218,584	507.2%	212.6%	246.1%	200.2%
2032	28,727,371	68,925,878	59,218,893	73,293,253	164,607,018	573.0%	238.8%	278.0%	224.6%
2033	26,866,038	64,827,104	55,381,923	69,031,880	173,443,289	645.6%	267.5%	313.2%	251.3%
2034	25,026,430	60,726,616	51,589,735	64,760,372	181,629,725	725.8%	299.1%	352.1%	280.5%
2035	23,218,056	56,647,289	47,861,937	60,501,781	188,880,698	813.5%	333.4%	394.6%	312.2%
2036	21,451,815	52,616,319	44,220,988	56,283,948	194,859,658	908.4%	370.3%	440.6%	346.2%
2037	19,736,427	48,657,071	40,684,869	52,131,046	199,500,690	1010.8%	410.0%	490.4%	382.7%
2038	18,079,795	44,792,135	37,269,872	48,066,827	202,799,105	1121.7%	452.8%	544.1%	421.9%
2039	16,490,210	41,045,247	33,993,086	44,116,398	204,663,991	1241.1%	498.6%	602.1%	463.9%
2040	14,975,130	37,438,811	30,869,885	40,303,805	204,992,241	1368.9%	547.5%	664.1%	508.6%
2041	13,541,276	33,993,590	27,914,123	36,651,558	203,663,279	1504.0%	599.1%	729.6%	555.7%
2042	12,192,346	30,723,822	25,133,425	33,175,753	200,773,163	1646.7%	653.5%	798.8%	605.2%
2043	10,930,601	27,640,511	22,532,453	29,889,299	196,637,971	1799.0%	711.4%	872.7%	657.9%
2044	9,757,815	24,752,857	20,114,858	26,803,214	191,401,188	1961.5%	773.2%	951.5%	714.1%
2045	8,675,067	22,068,223	17,882,870	23,926,610	185,210,766	2135.0%	839.3%	1035.7%	774.1%
2046	7,681,784	19,589,506	15,835,307	21,263,936	178,187,709	2319.6%	909.6%	1125.3%	838.0%
2047	6,775,590	17,314,927	13,967,270	18,814,724	170,458,537	2515.8%	984.5%	1220.4%	906.0%
2048	5,952,871	15,239,247	12,271,309	16,574,738	162,357,585	2727.4%	1065.4%	1323.1%	979.5%
2049	5,209,984	13,356,366	10,739,914	14,538,654	153,924,222	2954.4%	1152.4%	1433.2%	1058.7%
2050	4,542,760	11,658,493	9,364,491	12,699,132	145,265,780	3197.7%	1246.0%	1551.2%	1143.9%
2051	3,946,566	10,136,056	8,135,491	11,046,822	136,418,085	3456.6%	1345.9%	1676.8%	1234.9%
2052	3,415,837	8,776,866	7,041,442	9,569,524	127,319,013	3727.3%	1450.6%	1808.1%	1330.5%
2053	2,945,089	7,568,520	6,071,036	8,254,559	118,086,834	4009.6%	1560.2%	1945.1%	1430.6%
2054	2,529,286	6,499,278	5,213,896	7,089,779	108,894,866	4305.4%	1675.5%	2088.6%	1535.9%
2055	2,163,575	5,557,646	4,460,015	6,063,121	99,836,202	4614.4%	1796.4%	2238.5%	1646.6%
2056	1,843,105	4,731,783	3,799,395	5,162,060	90,985,638	4936.5%	1922.9%	2394.7%	1762.6%
2057	1,563,098	4,009,891	3,222,186	4,374,076	82,376,380	5270.1%	2054.3%	2556.5%	1883.3%
2058	1,319,216	3,381,145	2,719,446	3,687,548	74,041,599	5612.5%	2189.8%	2722.7%	2007.9%
2059	1,107,755	2,836,120	2,283,538	3,092,323	65,997,031	5957.7%	2327.0%	2890.1%	2134.2%
2060	925,303	2,366,063	1,907,429	2,578,894	58,310,207	6301.7%	2464.4%	3057.0%	2261.1%
2061	768,650	1,962,696	1,584,503	2,138,284	51,069,725	6644.1%	2602.0%	3223.1%	2388.4%
2062	634,767	1,618,230	1,308,516	1,762,047	44,368,949	6989.8%	2741.8%	3390.8%	2518.0%
2063	520,981	1,325,775	1,073,956	1,442,688	38,259,778	7343.8%	2885.8%	3562.5%	2652.0%
2064	424,794	1,078,853	875,675	1,173,148	32,680,613	7693.3%	3029.2%	3732.0%	2785.7%
2065	343,996	871,724	709,117	947,159	27,644,590	8036.3%	3171.3%	3898.5%	2918.7%
2066	276,505	698,986	569,990	758,824	23,134,927	8366.9%	3309.8%	4058.8%	3048.8%
2067	220,499	555,921	454,539	602,965	19,147,783	8683.8%	3444.3%	4212.6%	3175.6%
2068	174,376	438,385	359,460	475,039	15,695,848	9001.2%	3580.4%	4366.5%	3304.1%
2069	136,650	342,505	281,691	370,790	12,747,816	9328.8%	3721.9%	4525.5%	3438.0%
2070	106,061	264,994	218,635	286,601	10,257,305	9671.2%	3870.8%	4691.5%	3578.9%
Total	742,010,960	1,764,085,655	1,529,588,908	1,868,011,172	5,912,185,643	796.8%	335.1%	386.5%	316.5%
Summary									
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
Past Experience	1,032,107,140	1,227,739,107	2,124,057,809	1,227,739,107	365,670,443	35.4%	29.8%	17.2%	29.8%
Anticipated Experience	742,010,960	1,764,085,655	1,529,588,908	1,868,011,172	5,912,185,643	796.8%	335.1%	386.5%	316.5%
Lifetime Experience	1,774,118,101	2,991,824,762	3,653,646,717	3,095,750,279	6,277,856,086	353.9%	209.8%	211.8%	202.8%
Past Experience @4.5%	1,605,641,217	1,829,520,263	3,306,187,539	1,829,520,263	482,087,079	30.0%	26.4%	14.6%	26.4%
Anticipated Experience @4.5%	500,543,639	1,173,890,840	1,031,825,726	1,236,031,752	2,679,618,485	535.3%	228.3%	259.7%	216.8%
Lifetime Experience @4.5%	2,106,184,856	3,003,411,103	4,338,013,266	3,065,552,015	3,161,705,564	150.1%	105.3%	72.9%	103.1%

\*Current modeling limitations create a disconnect between past premiums and anticipated premiums at current rates. The past premiums are estimates of what nationwide premiums would have been under past Pennsylvania average rate increases calculated using only the Pennsylvania distribution of business, while anticipated premiums use the nationwide distribution of business in the calculations.

**Actual and Projected Pennsylvania Experience - New Rates Only**

Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level
2001	0	0	0	0	0.0%	0.0%	0.0%
2002	0	0	0	0	0.0%	0.0%	0.0%
2003	44,231	44,231	91,179	0	0.0%	0.0%	0.0%
2004	259,577	259,577	535,094	0	0.0%	0.0%	0.0%
2005	260,717	260,717	537,445	0	0.0%	0.0%	0.0%
2006	247,840	247,840	510,899	0	0.0%	0.0%	0.0%
2007	241,426	241,426	497,679	97,031	40.2%	40.2%	19.5%
2008	234,354	234,354	483,099	0	0.0%	0.0%	0.0%
2009	225,510	225,510	464,869	143,483	63.6%	63.6%	30.9%
2010	213,390	213,390	439,884	271,098	127.0%	127.0%	61.6%
2011	211,008	211,008	434,975	0	0.0%	0.0%	0.0%
2012	206,111	206,111	424,880	21,997	10.7%	10.7%	5.2%
2013	199,749	199,749	411,766	0	0.0%	0.0%	0.0%
2014	195,886	212,021	403,800	274,629	140.2%	129.5%	68.0%
2015	187,869	229,795	387,275	45,974	24.5%	20.0%	11.9%
2016	178,955	245,205	368,899	65,487	36.6%	26.7%	17.8%
2017	169,823	251,455	350,074	0	0.0%	0.0%	0.0%
2018	162,962	264,112	335,932	289,635	177.7%	109.7%	86.2%
2019	151,207	268,069	311,699	162,406	107.4%	60.6%	52.1%
2020	144,942	263,070	275,171	338,041	233.2%	128.5%	122.8%
<b>Total</b>	<b>3,535,557</b>	<b>4,077,641</b>	<b>7,264,620</b>	<b>1,709,781</b>	<b>48.4%</b>	<b>41.9%</b>	<b>23.5%</b>

Projection									
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
2021	137,210	255,866	282,846	255,866	189,210	137.9%	73.9%	66.9%	73.9%
2022	132,338	252,419	272,803	255,668	211,959	160.2%	84.0%	77.7%	82.9%
2023	127,257	243,560	262,329	251,226	236,059	185.5%	96.9%	90.0%	94.0%
2024	121,966	234,356	251,423	241,842	261,087	214.1%	111.4%	103.8%	108.0%
2025	116,491	224,782	240,136	232,116	287,993	247.2%	128.1%	119.9%	124.1%
2026	110,868	214,885	228,545	222,061	315,443	284.5%	146.8%	138.0%	142.1%
2027	105,106	204,683	216,667	211,694	344,023	327.3%	168.1%	158.8%	162.5%
2028	99,255	194,249	204,606	201,087	371,979	374.8%	191.5%	181.8%	185.0%
2029	93,349	183,637	192,432	190,294	398,854	427.3%	217.2%	207.3%	209.6%
2030	87,435	172,913	180,239	179,377	424,845	485.9%	245.7%	235.7%	236.8%
2031	81,543	162,136	168,094	168,396	448,344	549.8%	276.5%	266.7%	266.2%
2032	75,703	151,360	156,056	157,401	470,486	621.5%	310.8%	301.5%	298.9%
2033	69,962	140,672	144,221	146,482	488,810	698.7%	347.5%	338.9%	333.7%
2034	64,354	130,140	132,661	135,704	505,135	784.9%	388.1%	380.8%	372.2%
2035	58,917	119,834	121,453	125,135	519,046	881.0%	433.1%	427.4%	414.8%
2036	53,675	109,802	110,646	114,824	529,365	986.2%	482.1%	478.4%	461.0%
2037	48,663	100,120	100,314	104,846	536,645	1102.8%	536.0%	535.0%	511.8%
2038	43,892	90,809	90,480	95,221	539,227	1228.5%	593.8%	596.0%	566.3%
2039	39,370	81,884	81,157	85,967	536,950	1363.9%	655.7%	661.6%	624.6%
2040	35,117	73,398	72,391	77,143	529,033	1506.5%	720.8%	730.8%	685.8%
2041	31,152	65,398	64,216	68,800	514,283	1650.9%	786.4%	800.9%	747.5%
2042	27,486	57,924	56,660	60,983	493,884	1796.9%	852.6%	871.7%	809.9%
2043	24,113	50,968	49,706	53,690	469,199	1945.9%	920.6%	943.9%	873.9%
2044	21,020	44,523	43,330	46,917	441,865	2102.1%	992.4%	1019.8%	941.8%
2045	18,212	38,605	37,543	40,685	411,499	2259.4%	1065.9%	1096.1%	1011.4%
2046	15,681	33,212	32,324	34,996	376,442	2400.7%	1133.5%	1164.6%	1075.7%
2047	13,423	28,357	27,669	29,869	339,483	2529.2%	1197.2%	1226.9%	1136.6%
2048	11,426	24,029	23,554	25,292	302,661	2648.8%	1259.6%	1285.0%	1196.7%
2049	9,675	20,208	19,944	21,251	267,532	2765.3%	1323.9%	1341.4%	1258.9%
2050	8,158	16,880	16,818	17,732	235,017	2880.7%	1392.3%	1397.4%	1325.4%
2051	6,856	14,010	14,134	14,697	204,389	2981.1%	1458.8%	1446.1%	1390.6%
2052	5,752	11,569	11,857	12,117	176,219	3063.6%	1523.2%	1486.2%	1454.4%
2053	4,821	9,510	9,938	9,941	150,183	3115.1%	1579.2%	1511.1%	1510.8%
2054	4,040	7,788	8,329	8,121	126,543	3131.9%	1624.9%	1519.3%	1558.2%
2055	3,390	6,362	6,989	6,617	105,744	3119.0%	1662.1%	1513.0%	1598.0%
2056	2,852	5,194	5,879	5,386	88,308	3096.5%	1700.1%	1502.1%	1639.5%
2057	2,406	4,245	4,960	4,387	73,835	3068.6%	1739.5%	1488.6%	1683.2%
2058	2,035	3,473	4,194	3,576	62,058	3050.0%	1787.1%	1479.6%	1735.6%
2059	1,722	2,844	3,551	2,918	52,587	3053.1%	1848.8%	1481.1%	1802.5%
2060	1,458	2,333	3,007	2,384	43,468	2980.3%	1862.8%	1445.8%	1823.1%
2061	1,233	1,914	2,542	1,949	35,542	2882.3%	1856.5%	1398.2%	1824.0%
2062	1,040	1,571	2,143	1,593	29,009	2790.0%	1846.6%	1353.4%	1821.0%
2063	872	1,287	1,798	1,300	23,720	2719.2%	1843.6%	1319.1%	1824.2%
2064	728	1,052	1,500	1,061	19,484	2677.3%	1851.7%	1298.8%	1837.2%
2065	602	856	1,241	861	15,503	2576.2%	1811.0%	1249.7%	1800.7%
2066	492	691	1,013	693	12,081	2457.9%	1749.5%	1192.3%	1742.5%
2067	395	549	813	550	9,273	2350.3%	1689.7%	1140.1%	1684.9%
2068	310	427	639	428	6,969	2248.6%	1631.3%	1090.8%	1628.4%
2069	239	327	492	327	5,158	2162.6%	1578.4%	1049.1%	1576.4%
2070	179	244	369	244	3,758	2097.3%	1538.7%	1017.4%	1537.5%
<b>Total</b>	<b>1,924,241</b>	<b>3,797,856</b>	<b>3,966,651</b>	<b>3,931,716</b>	<b>13,240,190</b>	<b>688.1%</b>	<b>348.6%</b>	<b>333.8%</b>	<b>336.8%</b>

	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
Past Experience	3,535,557	4,077,641	7,264,620	4,077,641	1,709,781	48.4%	41.9%	23.5%	41.9%
Anticipated Experience	1,924,241	3,797,856	3,966,651	3,931,716	13,240,190	688.1%	348.6%	333.8%	336.8%
Lifetime Experience	5,459,799	7,875,498	11,231,271	8,009,357	14,949,971	273.8%	189.8%	133.1%	186.7%
Past Experience @4.5%	5,601,704	6,224,657	11,522,732	6,224,657	2,272,004	40.6%	36.5%	19.7%	36.5%
Anticipated Experience @4.5%	1,340,399	2,623,304	2,763,112	2,706,956	6,772,313	505.2%	258.2%	245.1%	250.2%
Lifetime Experience @4.5%	6,942,103	8,847,961	14,285,844	8,931,613	9,044,317	130.3%	102.2%	63.3%	101.3%

**Actual and Projected Pennsylvania Experience - Old Rates Only**

Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level
2001	24,192	24,192	49,869	0	0.0%	0.0%	0.0%
2002	507,392	507,392	1,045,943	0	0.0%	0.0%	0.0%
2003	1,221,617	1,221,617	2,518,253	239,099	19.6%	19.6%	9.5%
2004	1,214,162	1,214,162	2,502,885	0	0.0%	0.0%	0.0%
2005	1,164,459	1,164,459	2,400,427	70,846	6.1%	6.1%	3.0%
2006	1,131,570	1,131,570	2,332,630	99,004	8.7%	8.7%	4.2%
2007	1,113,103	1,113,103	2,294,562	97,581	8.8%	8.8%	4.3%
2008	1,095,094	1,095,094	2,257,437	74,418	6.8%	6.8%	3.3%
2009	1,070,983	1,070,983	2,207,735	179,046	16.7%	16.7%	8.1%
2010	1,046,777	1,046,777	2,157,838	768	0.1%	0.1%	0.0%
2011	1,031,390	1,031,390	2,126,118	376,935	36.5%	36.5%	17.7%
2012	1,022,455	1,022,455	2,107,700	149,509	14.6%	14.6%	7.1%
2013	1,009,534	1,009,534	2,081,063	206,036	20.4%	20.4%	9.9%
2014	968,508	1,050,522	1,996,493	675,291	69.7%	64.3%	33.8%
2015	927,582	1,138,119	1,912,127	29,238	3.2%	2.6%	1.5%
2016	879,553	1,222,950	1,813,119	432,947	49.2%	35.4%	23.9%
2017	828,808	1,249,186	1,708,513	1,442,440	174.0%	115.5%	84.4%
2018	765,845	1,272,762	1,578,721	296,896	38.8%	23.3%	18.8%
2019	702,649	1,319,592	1,448,447	888,809	126.5%	67.4%	61.4%
2020	681,287	1,309,636	1,369,880	1,341,914	197.0%	102.5%	98.0%
<b>Total</b>	<b>18,406,960</b>	<b>21,215,496</b>	<b>37,909,762</b>	<b>6,600,777</b>	<b>35.9%</b>	<b>31.1%</b>	<b>17.4%</b>

Projection									
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
2021	656,232	1,286,031	1,352,763	1,286,031	1,117,904	170.4%	86.9%	82.6%	86.9%
2022	628,618	1,271,474	1,295,840	1,285,124	1,228,787	195.5%	96.6%	94.8%	95.6%
2023	600,702	1,223,223	1,238,294	1,269,066	1,351,501	225.0%	110.5%	109.1%	106.5%
2024	572,611	1,172,714	1,180,386	1,219,001	1,485,077	259.4%	126.6%	125.8%	121.8%
2025	544,446	1,121,293	1,166,527	1,166,527	1,625,801	298.6%	145.0%	144.9%	139.4%
2026	516,269	1,069,098	1,064,241	1,113,233	1,770,263	342.9%	165.6%	166.3%	159.0%
2027	488,108	1,016,209	1,006,192	1,059,186	1,916,033	392.5%	188.5%	190.4%	180.9%
2028	460,027	962,798	948,305	1,004,559	2,062,835	448.4%	214.3%	217.5%	205.3%
2029	432,103	909,042	890,742	949,516	2,207,312	510.8%	242.8%	247.8%	232.5%
2030	404,418	855,152	833,671	894,272	2,344,340	579.7%	274.1%	281.2%	262.2%
2031	377,084	801,406	777,325	839,098	2,470,490	655.2%	308.3%	317.8%	294.4%
2032	350,237	748,108	721,981	784,294	2,584,447	737.9%	345.5%	358.0%	329.5%
2033	323,979	695,493	667,853	730,098	2,685,001	828.8%	386.1%	402.0%	367.8%
2034	298,480	643,939	615,289	676,892	2,769,584	927.9%	430.1%	450.1%	409.2%
2035	273,828	593,657	564,471	624,884	2,834,150	1035.0%	477.4%	502.1%	453.5%
2036	250,167	544,993	515,697	574,440	2,876,713	1149.9%	527.8%	557.8%	500.8%
2037	227,551	498,102	469,076	525,719	2,894,323	1271.9%	581.1%	617.0%	550.5%
2038	206,107	453,300	424,870	479,067	2,887,676	1401.1%	637.0%	679.7%	602.8%
2039	185,941	410,854	383,301	434,767	2,859,312	1537.8%	695.9%	746.0%	657.7%
2040	167,075	370,848	344,410	392,918	2,806,597	1679.8%	756.8%	814.9%	714.3%
2041	149,548	333,410	308,280	353,666	2,732,154	1826.9%	819.5%	886.3%	772.5%
2042	133,321	298,499	274,829	316,983	2,643,389	1982.7%	885.6%	961.8%	833.9%
2043	118,370	266,103	244,010	282,867	2,541,377	2147.0%	955.0%	1041.5%	898.4%
2044	104,711	236,295	215,851	251,411	2,431,491	2322.1%	1029.0%	1126.5%	967.1%
2045	92,303	209,044	190,274	222,594	2,314,317	2507.3%	1107.1%	1216.3%	1039.7%
2046	81,118	184,320	167,218	196,400	2,195,694	2706.8%	1191.2%	1313.1%	1118.0%
2047	71,065	161,962	146,495	172,672	2,083,827	2932.3%	1286.6%	1422.5%	1206.8%
2048	62,068	141,833	127,947	151,277	1,976,244	3184.0%	1393.4%	1544.6%	1306.4%
2049	54,064	123,826	111,448	132,110	1,869,558	3458.0%	1509.8%	1677.5%	1415.1%
2050	46,966	107,777	96,816	115,007	1,764,125	3756.2%	1636.8%	1822.2%	1533.9%
2051	40,698	93,540	83,896	99,815	1,658,188	4074.3%	1772.7%	1976.5%	1661.3%
2052	35,170	80,928	72,500	86,343	1,555,040	4421.5%	1921.5%	2144.9%	1801.0%
2053	30,295	69,766	62,451	74,413	1,454,339	4800.5%	2084.6%	2328.8%	1954.4%
2054	25,999	59,895	53,595	63,857	1,349,971	5192.4%	2253.9%	2518.8%	2114.1%
2055	22,218	51,185	45,800	54,540	1,243,445	5596.7%	2429.3%	2715.0%	2279.9%
2056	18,892	43,508	38,944	46,329	1,137,805	6022.7%	2615.1%	2921.7%	2455.9%
2057	15,964	36,739	32,908	39,092	1,035,342	6485.6%	2818.1%	3146.2%	2648.5%
2058	13,391	30,785	27,604	32,731	933,437	6970.8%	3032.2%	3381.6%	2851.9%
2059	11,140	25,572	22,964	27,166	826,770	7421.7%	3233.1%	3600.3%	3043.4%
2060	9,186	21,042	18,936	22,333	720,348	7841.9%	3423.4%	3804.2%	3225.4%
2061	7,502	17,137	15,464	18,172	620,931	8277.3%	3623.3%	4015.3%	3417.0%
2062	6,060	13,798	12,492	14,618	529,509	8738.0%	3837.5%	4238.8%	3622.4%
2063	4,840	10,979	9,978	11,620	444,574	9184.9%	4049.3%	4455.6%	3826.0%
2064	3,821	8,628	7,877	9,124	365,819	9573.2%	4239.8%	4644.0%	4009.5%
2065	2,979	6,689	6,142	7,068	294,771	9893.5%	4406.7%	4799.4%	4170.6%
2066	2,292	5,109	4,724	5,395	232,388	10140.8%	4548.5%	4919.4%	4307.6%
2067	1,736	3,839	3,579	4,052	179,723	10350.9%	4681.2%	5021.3%	4435.4%
2068	1,297	2,841	2,674	2,997	135,902	10478.7%	4784.0%	5083.3%	4535.1%
2069	954	2,068	1,966	2,180	100,679	10554.1%	4869.3%	5119.8%	4617.5%
2070	689	1,477	1,421	1,557	73,521	10665.3%	4978.7%	5173.8%	4722.1%
<b>Total</b>	<b>9,132,639</b>	<b>19,296,329</b>	<b>18,826,115</b>	<b>20,127,080</b>	<b>82,222,822</b>	<b>900.3%</b>	<b>426.1%</b>	<b>436.7%</b>	<b>408.5%</b>

	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
Past Experience	18,406,960	21,215,496	37,909,762	21,215,496	6,600,777	35.9%	31.1%	17.4%	31.1%
Anticipated Experience	9,132,639	19,296,329	18,826,115	20,127,080	82,222,822	900.3%	426.1%	436.7%	408.5%
Lifetime Experience	27,539,599	40,511,824	56,735,877	41,342,576	88,823,599	322.5%	219.3%	156.6%	214.8%
Past Experience @4.5%	30,075,721	33,299,567	61,962,310	33,299,567	8,509,395	28.3%	25.6%	13.7%	25.6%
Anticipated Experience @4.5%	6,315,516	13,180,798	13,018,870	13,687,676	39,425,265	624.3%	299.1%	302.8%	288.0%
Lifetime Experience @4.5%	36,391,237	46,480,365	74,981,180	46,987,243	47,934,660	131.7%	103.1%	63.9%	102.0%

Actual and Projected Pennsylvania Experience									
Actual									
Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level		
2001	24,192	24,192	49,869	0	0.0%	0.0%	0.0%		
2002	507,392	507,392	1,045,943	0	0.0%	0.0%	0.0%		
2003	1,265,848	1,265,848	2,609,433	239,099	18.9%	18.9%	9.2%		
2004	1,473,738	1,473,738	3,037,979	0	0.0%	0.0%	0.0%		
2005	1,425,176	1,425,176	2,937,872	70,846	5.0%	5.0%	2.4%		
2006	1,379,410	1,379,410	2,843,529	99,004	7.2%	7.2%	3.5%		
2007	1,354,530	1,354,530	2,792,241	194,612	14.4%	14.4%	7.0%		
2008	1,329,447	1,329,447	2,740,536	74,418	5.6%	5.6%	2.7%		
2009	1,296,493	1,296,493	2,672,605	322,529	24.9%	24.9%	12.1%		
2010	1,260,167	1,260,167	2,597,721	271,866	21.6%	21.6%	10.5%		
2011	1,242,399	1,242,399	2,561,093	376,935	30.3%	30.3%	14.7%		
2012	1,228,567	1,228,567	2,532,580	171,506	14.0%	14.0%	6.8%		
2013	1,209,283	1,209,283	2,492,828	206,036	17.0%	17.0%	8.3%		
2014	1,164,394	1,262,543	2,400,293	949,920	81.6%	75.2%	39.6%		
2015	1,115,451	1,367,914	2,299,402	75,212	6.7%	5.5%	3.3%		
2016	1,058,508	1,468,155	2,182,019	498,435	47.1%	33.9%	22.8%		
2017	998,631	1,500,641	2,058,588	1,442,440	144.4%	96.1%	70.1%		
2018	928,808	1,536,874	1,914,653	586,530	63.1%	38.2%	30.6%		
2019	853,856	1,587,661	1,760,147	1,051,216	123.1%	66.2%	59.7%		
2020	826,229	1,572,706	1,645,050	1,679,955	203.3%	106.8%	102.1%		
Total	21,942,517	25,293,137	45,174,382	8,310,558	37.9%	32.9%	18.4%		
Projection									
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
2021	793,442	1,541,896	1,635,608	1,541,896	1,307,114	164.7%	84.8%	79.9%	84.8%
2022	760,956	1,523,893	1,568,643	1,540,792	1,440,746	189.3%	94.5%	91.8%	93.5%
2023	727,959	1,466,784	1,500,623	1,520,292	1,587,560	218.1%	108.2%	105.8%	104.4%
2024	694,577	1,407,071	1,431,809	1,460,843	1,746,164	251.4%	124.1%	122.0%	119.5%
2025	660,937	1,346,074	1,362,462	1,398,643	1,913,795	289.6%	142.2%	140.5%	136.8%
2026	627,137	1,283,983	1,292,787	1,335,294	2,085,706	332.6%	162.4%	161.3%	156.2%
2027	593,215	1,220,892	1,222,859	1,270,880	2,260,056	381.0%	185.1%	184.8%	177.8%
2028	559,283	1,157,047	1,152,911	1,205,646	2,434,814	435.3%	210.4%	211.2%	202.0%
2029	525,453	1,092,680	1,083,173	1,139,810	2,606,166	496.0%	238.5%	240.6%	228.6%
2030	491,853	1,028,066	1,013,910	1,073,650	2,769,185	563.0%	269.4%	273.1%	257.9%
2031	458,627	963,542	945,419	1,007,494	2,918,834	636.4%	302.9%	308.7%	289.7%
2032	425,940	899,468	878,037	941,696	3,054,933	717.2%	339.6%	347.9%	324.4%
2033	393,941	836,165	812,074	876,580	3,173,811	805.7%	379.6%	390.8%	362.1%
2034	362,834	774,079	747,950	812,596	3,274,718	902.5%	423.0%	437.8%	403.0%
2035	332,745	713,491	685,925	750,019	3,353,196	1007.7%	470.0%	488.9%	447.1%
2036	303,842	654,795	626,343	689,264	3,406,078	1121.0%	520.2%	543.8%	494.2%
2037	276,214	598,222	569,390	630,566	3,430,968	1242.1%	573.5%	602.6%	544.1%
2038	249,999	544,108	515,350	574,288	3,426,903	1370.8%	629.8%	665.0%	596.7%
2039	225,311	492,738	464,458	520,734	3,396,262	1507.4%	689.3%	731.2%	652.2%
2040	202,192	444,246	416,801	470,061	3,335,631	1649.7%	750.9%	800.3%	709.6%
2041	180,700	398,808	372,496	422,466	3,246,437	1796.6%	814.0%	871.5%	768.4%
2042	160,807	356,422	331,488	377,965	3,137,272	1951.0%	880.2%	946.4%	830.0%
2043	142,483	317,072	293,716	336,557	3,010,576	2112.9%	949.5%	1025.0%	894.5%
2044	125,730	280,819	259,182	298,328	2,873,356	2285.3%	1023.2%	1108.6%	963.2%
2045	110,515	247,649	227,818	263,279	2,725,816	2466.5%	1100.7%	1196.5%	1035.3%
2046	96,799	217,532	199,542	231,397	2,572,136	2657.2%	1182.4%	1289.0%	1111.6%
2047	84,488	190,319	174,164	202,541	2,423,310	2868.2%	1273.3%	1391.4%	1196.5%
2048	73,494	165,862	151,501	176,569	2,278,905	3100.8%	1374.0%	1504.2%	1290.7%
2049	63,739	144,034	131,392	153,361	2,137,090	3352.9%	1483.7%	1626.5%	1393.5%
2050	55,124	124,658	113,633	132,739	1,999,143	3626.6%	1603.7%	1759.3%	1506.1%
2051	47,555	107,551	98,030	114,512	1,862,577	3916.7%	1731.8%	1900.0%	1626.5%
2052	40,922	92,497	84,357	98,460	1,731,258	4230.6%	1871.7%	2052.3%	1758.3%
2053	35,117	79,276	72,390	84,353	1,604,522	4569.1%	2024.0%	2216.5%	1902.1%
2054	30,040	67,683	61,924	71,978	1,476,514	4915.2%	2181.5%	2384.4%	2051.3%
2055	25,608	57,547	52,789	61,157	1,349,189	5268.6%	2344.5%	2555.8%	2206.1%
2056	21,744	48,702	44,823	51,715	1,226,113	5638.9%	2517.6%	2735.5%	2370.9%
2057	18,370	40,983	37,868	43,478	1,109,177	6038.0%	2706.4%	2929.1%	2551.1%
2058	15,425	34,257	31,798	36,306	995,495	6453.6%	2905.9%	3130.7%	2741.9%
2059	12,862	28,416	26,515	30,083	879,357	6836.7%	3094.6%	3316.5%	2923.1%
2060	10,644	23,375	21,942	24,718	763,816	7175.8%	3267.6%	3481.0%	3090.2%
2061	8,735	19,052	18,006	20,120	656,474	7515.7%	3445.7%	3645.9%	3262.7%
2062	7,100	15,369	14,635	16,211	558,518	7866.9%	3634.0%	3816.3%	3445.4%
2063	5,713	12,266	11,776	12,920	468,294	8197.6%	3817.9%	3976.7%	3624.5%
2064	4,549	9,680	9,377	10,184	385,303	8470.0%	3980.2%	4108.8%	3783.3%
2065	3,581	7,545	7,382	7,929	310,274	8663.9%	4112.2%	4202.9%	3913.3%
2066	2,783	5,800	5,737	6,088	244,469	8784.0%	4215.3%	4261.2%	4015.5%
2067	2,131	4,388	4,393	4,602	188,997	8869.5%	4307.0%	4302.6%	4106.5%
2068	1,607	3,268	3,312	3,425	142,871	8891.3%	4371.8%	4313.2%	4171.8%
2069	1,192	2,394	2,458	2,508	105,837	8875.6%	4420.1%	4305.6%	4220.6%
2070	869	1,721	1,790	1,801	77,279	8897.7%	4490.5%	4316.3%	4289.9%
Total	11,056,881	23,094,185	22,792,766	24,058,796	95,463,013	863.4%	413.4%	418.8%	396.8%
Past Experience	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
Past Experience	21,942,517	25,293,137	45,174,382	25,293,137	8,310,558	37.9%	32.9%	18.4%	32.9%
Anticipated Experience	11,056,881	23,094,185	22,792,766	24,058,796	95,463,013	863.4%	413.4%	418.8%	396.8%
Lifetime Experience	32,999,398	48,387,322	67,967,148	49,351,933	103,773,571	314.5%	214.5%	152.7%	210.3%
Past Experience @4.5%	35,677,425	39,524,224	73,485,043	39,524,224	10,781,399	30.2%	27.3%	14.7%	27.3%
Anticipated Experience @4.5%	7,655,915	15,804,101	15,781,981	16,394,632	46,197,578	603.4%	292.3%	292.7%	281.8%
Lifetime Experience @4.5%	43,333,340	55,328,326	89,267,024	55,918,857	56,978,977	131.5%	103.0%	63.8%	101.9%

**Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - New Rates Only**

Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Incurred Claims Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level
2001	0	0	0	0	0.0%	0.0%	0.0%
2002	413,790	413,790	852,991	0	0.0%	0.0%	0.0%
2003	6,359,127	6,359,127	13,108,770	854,037	13.4%	13.4%	6.5%
2004	13,819,645	13,819,645	28,487,956	466,850	3.4%	3.4%	1.6%
2005	17,297,250	17,297,250	35,656,726	1,357,040	7.8%	7.8%	3.8%
2006	19,452,138	19,452,138	40,098,835	2,237,843	11.5%	11.5%	5.6%
2007	20,996,719	20,996,719	43,282,850	2,844,749	13.5%	13.5%	6.6%
2008	22,677,902	22,677,902	46,748,456	4,319,994	19.0%	19.0%	9.2%
2009	23,949,363	23,949,363	49,369,460	5,394,885	22.5%	22.5%	10.9%
2010	25,018,700	25,018,700	51,573,801	2,954,785	11.8%	11.8%	5.7%
2011	26,867,942	26,867,942	55,385,848	3,841,149	14.3%	14.3%	6.9%
2012	29,995,587	29,995,587	61,833,206	9,176,542	30.6%	30.6%	14.8%
2013	31,603,577	31,603,577	65,147,933	8,432,199	26.7%	26.7%	12.9%
2014	30,281,654	31,153,148	62,422,909	11,530,597	38.1%	37.0%	18.5%
2015	29,568,185	36,240,524	60,952,156	8,981,759	30.4%	24.8%	14.7%
2016	28,680,882	39,678,547	59,123,060	13,559,668	47.3%	34.2%	22.9%
2017	27,778,690	41,615,154	57,263,273	11,937,511	43.0%	28.7%	20.8%
2018	27,203,606	44,817,712	56,077,789	16,946,325	62.3%	37.8%	30.2%
2019	26,320,052	48,458,382	54,256,422	13,920,464	52.9%	28.7%	25.7%
2020	25,454,829	47,985,398	50,192,726	16,107,484	63.3%	33.6%	32.1%
Total	433,739,638	528,400,605	891,835,168	134,863,881	31.1%	25.5%	15.1%

Projection									
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
2021	27,025,896	61,112,375	55,711,455	61,112,375	25,140,357	93.0%	41.1%	45.1%	41.1%
2022	26,263,765	62,016,345	54,140,391	63,297,594	28,474,649	108.4%	45.9%	52.6%	45.0%
2023	25,475,410	60,419,975	52,515,268	64,023,933	32,161,656	126.2%	53.2%	61.2%	50.2%
2024	24,659,971	58,723,308	50,834,314	62,306,374	36,246,735	147.0%	61.7%	71.3%	58.2%
2025	23,817,620	56,957,537	49,097,883	60,472,839	40,709,490	170.9%	71.5%	82.9%	67.3%
2026	22,949,070	55,121,240	47,307,446	58,565,926	45,523,875	198.4%	82.6%	96.2%	77.7%
2027	22,055,127	53,213,632	45,464,662	56,584,625	50,671,498	229.7%	95.2%	111.5%	89.5%
2028	21,138,481	51,238,518	43,575,079	54,532,457	56,104,790	265.4%	109.5%	128.8%	102.9%
2029	20,201,512	49,198,596	41,643,602	52,411,669	61,788,984	305.9%	125.6%	148.4%	117.9%
2030	19,246,900	47,097,694	39,675,755	50,225,708	67,667,259	351.6%	143.7%	170.6%	134.7%
2031	18,277,531	44,940,356	37,677,487	47,978,670	73,619,382	402.8%	163.8%	195.4%	153.4%
2032	17,296,998	42,733,278	35,656,206	45,676,870	79,546,876	459.9%	186.1%	223.1%	174.2%
2033	16,308,634	40,482,998	33,618,783	43,326,437	85,360,277	523.4%	210.9%	253.9%	197.0%
2034	15,317,435	38,200,733	31,575,516	40,938,484	90,979,957	594.0%	238.2%	288.1%	222.2%
2035	14,328,274	35,897,687	29,536,448	38,524,102	96,247,481	671.7%	268.1%	325.9%	249.8%
2036	13,347,153	33,588,533	27,513,956	36,098,165	100,936,148	756.2%	300.5%	366.9%	279.6%
2037	12,379,794	31,287,657	25,519,832	33,675,367	104,993,805	848.1%	335.6%	411.4%	311.8%
2038	11,431,473	29,009,270	23,564,954	31,270,458	108,377,355	948.1%	373.6%	459.9%	346.6%
2039	10,507,575	26,768,404	21,660,421	28,899,170	110,989,231	1056.3%	414.6%	512.4%	384.1%
2040	9,613,595	24,580,578	19,817,563	26,577,954	112,722,032	1172.5%	458.6%	568.8%	424.1%
2041	8,754,971	22,461,222	18,047,586	24,323,262	113,449,433	1295.8%	505.1%	628.6%	466.4%
2042	7,935,821	20,422,953	16,358,982	22,148,874	113,225,901	1426.8%	554.4%	692.1%	511.2%
2043	7,159,684	18,477,326	14,759,045	20,067,626	112,170,387	1566.7%	607.1%	760.0%	559.0%
2044	6,429,134	16,633,527	13,253,082	18,089,991	110,274,545	1715.2%	663.0%	832.1%	609.6%
2045	5,746,601	14,900,149	11,846,102	16,225,823	107,619,161	1872.7%	722.3%	908.5%	663.3%
2046	5,113,174	13,282,354	10,540,348	14,481,463	104,276,232	2039.4%	785.1%	989.3%	720.1%
2047	4,529,067	11,782,938	9,336,264	12,860,756	100,331,521	2215.3%	851.5%	1074.6%	780.1%
2048	3,993,733	10,402,585	8,232,721	11,365,261	95,978,734	2403.2%	922.6%	1165.8%	844.5%
2049	3,506,148	9,140,499	7,227,608	9,994,943	91,221,982	2601.8%	998.0%	1262.1%	912.7%
2050	3,064,845	7,994,413	6,317,904	8,748,041	86,173,957	2811.7%	1077.9%	1364.0%	985.1%
2051	2,667,781	6,960,288	5,499,391	7,620,876	80,944,197	3034.1%	1162.9%	1471.9%	1062.1%
2052	2,312,316	6,032,346	4,766,633	6,607,842	75,610,458	3269.9%	1253.4%	1586.2%	1144.3%
2053	1,995,682	5,204,315	4,113,918	5,702,636	70,193,006	3517.2%	1348.7%	1706.2%	1230.9%
2054	1,715,153	4,469,725	3,535,634	4,898,635	64,742,046	3774.7%	1448.5%	1831.1%	1321.6%
2055	1,467,985	3,821,916	3,026,118	4,188,873	59,344,418	4042.6%	1552.7%	1961.1%	1416.7%
2056	1,251,218	3,253,484	2,579,273	3,565,530	54,091,379	4323.1%	1662.6%	2097.2%	1517.1%
2057	1,061,859	2,756,854	2,188,926	3,020,576	49,045,488	4618.8%	1779.0%	2240.6%	1623.7%
2058	897,110	2,324,902	1,849,311	2,546,359	44,179,162	4924.6%	1900.3%	2389.0%	1735.0%
2059	754,489	1,951,210	1,555,312	2,135,958	39,502,275	5235.6%	2024.5%	2539.8%	1849.4%
2060	631,645	1,629,634	1,302,080	1,782,696	35,066,734	5551.7%	2151.8%	2693.1%	1967.1%
2061	526,318	1,354,229	1,084,957	1,480,124	30,911,518	5873.2%	2282.6%	2849.1%	2088.4%
2062	436,351	1,119,335	899,499	1,222,091	27,059,601	6201.3%	2417.5%	3008.3%	2214.2%
2063	359,850	919,977	741,798	1,003,175	23,531,601	6539.3%	2557.8%	3172.2%	2345.7%
2064	295,102	751,635	608,326	818,434	20,297,668	6878.2%	2700.5%	3336.6%	2480.1%
2065	240,577	610,264	495,927	663,426	17,375,587	7222.5%	2847.2%	3503.7%	2619.1%
2066	194,827	492,023	401,619	533,937	14,745,376	7568.4%	2996.9%	3671.5%	2761.6%
2067	156,614	393,626	322,845	426,345	12,392,873	7913.0%	3148.4%	3838.6%	2906.8%
2068	124,891	312,304	257,451	337,588	10,306,462	8252.4%	3300.1%	4003.3%	3053.0%
2069	98,714	245,526	203,491	264,853	8,478,316	8588.7%	3453.1%	4166.4%	3201.1%
2070	77,286	191,149	159,318	205,749	6,897,992	8925.3%	3608.7%	4329.7%	3352.6%
Total	445,141,158	1,092,881,424	917,618,491	1,163,830,920	3,187,699,846	716.1%	291.7%	347.4%	273.9%

	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
Past Experience	433,739,638	528,400,605	891,835,168	528,400,605	134,863,881	31.1%	25.5%	15.1%	25.5%
Anticipated Experience	445,141,158	1,092,881,424	917,618,491	1,163,830,920	3,187,699,846	716.1%	291.7%	347.4%	273.9%
Lifetime Experience	878,880,796	1,621,282,029	1,809,453,659	1,692,231,525	3,322,563,727	378.0%	204.9%	183.6%	196.3%
Past Experience @4.5%	643,337,274	751,238,385	1,323,799,252	751,238,385	178,304,387	27.7%	23.7%	13.5%	23.7%
Anticipated Experience @4.5%	294,775,481	715,267,264	607,653,161	757,293,150	1,372,869,818	465.7%	191.9%	225.9%	181.3%
Lifetime Experience @4.5%	938,112,755	1,466,505,649	1,931,452,413	1,508,531,535	1,551,174,205	165.4%	105.8%	80.3%	102.8%

\*Current modeling limitations create a disconnect between past premiums and anticipated premiums at current rates. The past premiums are estimates of what nationwide premiums would have been under past Pennsylvania average rate increases calculated using only the Pennsylvania distribution of business, while anticipated premiums use the nationwide distribution of business in the calculations.

**Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - Old Rates Only**

Actual								
Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	
2001	295,299	295,299	608,732	0	0.0%	0.0%	0.0%	
2002	11,505,698	11,505,698	23,717,963	84,807	0.7%	0.7%	0.4%	
2003	31,723,445	31,723,445	65,395,032	1,575,195	5.0%	5.0%	2.4%	
2004	37,954,273	37,954,273	78,239,323	2,566,479	6.8%	6.8%	3.3%	
2005	37,526,421	37,526,421	77,357,345	5,652,694	15.1%	15.1%	7.3%	
2006	36,890,520	36,890,520	76,046,492	5,048,097	13.7%	13.7%	6.6%	
2007	36,127,771	36,127,771	74,474,153	4,438,178	12.3%	12.3%	6.0%	
2008	35,658,708	35,658,708	73,507,222	3,363,943	9.4%	9.4%	4.6%	
2009	34,979,882	34,979,882	72,107,883	5,623,736	16.1%	16.1%	7.8%	
2010	34,597,695	34,597,695	71,320,039	7,396,600	21.4%	21.4%	10.4%	
2011	34,283,488	34,283,488	70,672,330	7,784,334	22.7%	22.7%	11.0%	
2012	33,967,405	33,967,405	70,020,754	10,916,176	32.1%	32.1%	15.6%	
2013	33,336,685	33,336,685	68,720,580	11,134,745	33.4%	33.4%	16.2%	
2014	32,608,336	37,037,991	67,219,154	19,018,206	58.3%	51.3%	28.3%	
2015	31,044,679	38,090,997	63,995,817	16,319,945	52.6%	42.8%	25.5%	
2016	29,830,980	41,477,673	61,493,884	20,575,745	69.0%	49.6%	33.5%	
2017	28,350,633	42,730,312	58,442,282	19,231,245	67.8%	45.0%	32.9%	
2018	27,023,098	44,909,808	55,705,689	24,058,075	89.0%	53.6%	43.2%	
2019	25,839,124	48,526,517	53,265,032	31,113,531	120.4%	64.1%	58.4%	
2020	24,823,359	47,717,913	49,912,937	34,904,831	140.6%	73.1%	69.9%	
Total	598,367,502	699,338,502	1,232,222,641	230,806,562	38.6%	33.0%	18.7%	

Projection									
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
2021	21,351,143	44,295,554	44,013,462	44,295,554	37,246,284	174.4%	84.1%	84.6%	84.1%
2022	20,494,749	44,100,279	42,248,084	44,755,033	41,189,029	201.0%	93.4%	97.5%	92.0%
2023	19,620,563	42,480,069	40,446,028	44,324,453	45,410,570	231.4%	106.9%	112.3%	102.5%
2024	18,730,354	40,799,126	38,610,942	42,619,699	49,918,500	266.5%	122.4%	129.3%	117.1%
2025	17,827,096	39,072,154	36,748,956	40,851,608	54,631,508	306.5%	139.8%	148.7%	133.7%
2026	16,913,721	37,303,398	34,866,116	39,039,740	59,435,279	351.4%	159.3%	170.5%	152.2%
2027	15,993,611	35,498,330	32,969,391	37,189,340	64,205,427	401.4%	180.9%	194.7%	172.6%
2028	15,070,239	33,663,090	31,065,942	35,306,335	68,859,751	456.9%	204.6%	221.7%	195.0%
2029	14,147,752	31,805,448	29,164,319	33,398,234	73,377,634	518.7%	230.7%	251.6%	219.7%
2030	13,230,206	29,933,897	27,272,880	31,473,378	77,673,982	587.1%	259.5%	284.8%	246.8%
2031	12,322,769	28,059,289	25,402,282	29,542,455	81,599,203	662.2%	290.8%	321.2%	276.2%
2032	11,430,373	26,192,600	23,562,686	27,616,383	85,060,142	744.2%	324.7%	361.0%	308.0%
2033	10,557,404	24,344,106	21,763,140	25,705,443	88,083,012	834.3%	361.8%	404.7%	342.7%
2034	9,708,994	22,525,883	20,014,219	23,821,888	90,649,768	933.7%	402.4%	452.9%	380.5%
2035	8,889,783	20,749,602	18,325,488	21,977,679	92,633,218	1042.0%	446.4%	505.5%	421.5%
2036	8,104,662	19,027,786	16,707,033	20,185,783	93,923,510	1158.9%	493.6%	562.2%	465.3%
2037	7,356,633	17,369,414	15,165,038	18,455,679	94,506,885	1284.6%	544.1%	623.2%	512.1%
2038	6,648,322	15,782,865	13,704,918	16,796,368	94,421,570	1420.2%	598.3%	689.0%	562.2%
2039	5,982,635	14,276,842	12,332,665	15,217,228	93,674,760	1565.8%	656.1%	759.6%	615.6%
2040	5,361,535	12,858,233	11,052,322	13,725,851	92,270,210	1721.0%	717.6%	834.8%	672.2%
2041	4,786,305	11,532,368	9,866,537	12,328,296	90,213,845	1884.8%	782.3%	914.3%	731.8%
2042	4,256,525	10,300,868	8,774,443	11,026,879	87,547,262	2056.8%	849.9%	997.8%	793.9%
2043	3,770,918	9,163,185	7,773,408	9,821,667	84,467,584	2240.0%	921.8%	1086.6%	860.0%
2044	3,328,681	8,119,330	6,861,776	8,713,223	81,126,642	2437.2%	999.2%	1182.3%	931.1%
2045	2,928,465	7,168,074	6,036,768	7,700,788	77,591,605	2649.6%	1082.5%	1285.3%	1007.6%
2046	2,568,610	6,307,152	5,294,959	6,782,473	73,911,477	2877.5%	1171.9%	1395.9%	1089.7%
2047	2,246,523	5,531,989	4,631,005	5,953,969	70,127,016	3121.6%	1267.7%	1514.3%	1177.8%
2048	1,959,139	4,836,662	4,038,588	5,209,477	66,378,851	3388.2%	1372.4%	1643.6%	1274.2%
2049	1,703,836	4,215,867	3,512,306	4,543,711	62,702,240	3680.1%	1487.3%	1785.2%	1380.0%
2050	1,477,914	3,664,080	3,046,587	3,951,090	59,091,823	3998.3%	1612.7%	1939.6%	1495.6%
2051	1,278,785	3,175,768	2,636,099	3,425,947	55,473,888	4338.0%	1746.8%	2104.4%	1619.2%
2052	1,103,521	2,744,520	2,274,809	2,961,682	51,708,555	4685.8%	1884.1%	2273.1%	1745.9%
2053	949,407	2,364,204	1,957,117	2,551,923	47,893,828	5044.6%	2025.8%	2447.2%	1876.8%
2054	814,133	2,029,553	1,678,262	2,191,144	44,152,819	5423.3%	2175.5%	2630.9%	2015.1%
2055	695,590	1,735,729	1,433,897	1,874,248	40,491,784	5821.2%	2332.8%	2823.9%	2160.4%
2056	591,887	1,478,298	1,220,121	1,596,530	36,894,259	6233.3%	2495.7%	3023.8%	2310.9%
2057	501,239	1,253,037	1,033,259	1,353,499	33,330,892	6649.7%	2660.0%	3225.8%	2462.6%
2058	422,107	1,056,243	870,135	1,141,189	29,862,437	7074.6%	2827.2%	3431.9%	2616.8%
2059	353,266	884,910	728,225	956,364	26,494,756	7500.0%	2994.1%	3638.3%	2770.4%
2060	293,658	736,430	605,350	796,198	23,243,473	7915.1%	3156.2%	3839.7%	2919.3%
2061	242,333	608,467	499,547	658,160	20,158,207	8318.4%	3313.0%	4035.3%	3062.8%
2062	198,416	498,894	409,016	539,957	17,309,347	8723.8%	3469.5%	4231.9%	3205.7%
2063	161,132	405,798	332,158	439,512	14,728,178	9140.5%	3629.4%	4434.1%	3351.0%
2064	129,693	327,218	267,350	354,713	12,382,945	9547.9%	3784.3%	4631.7%	3491.0%
2065	103,419	261,460	213,189	283,734	10,269,003	9929.5%	3927.6%	4816.8%	3619.2%
2066	81,678	206,964	168,371	224,888	8,389,551	10271.5%	4053.6%	4982.8%	3730.6%
2067	63,885	162,295	131,694	176,620	6,754,910	10573.5%	4162.1%	5129.2%	3824.5%
2068	49,485	126,081	102,009	137,451	5,389,387	10890.9%	4274.6%	5283.2%	3920.9%
2069	37,935	96,978	78,200	105,937	4,269,499	11254.7%	4402.5%	5459.7%	4030.2%
2070	28,775	73,845	59,317	80,852	3,359,313	11674.5%	4549.1%	5663.4%	4154.9%
Total	296,869,802	671,204,231	611,970,417	704,180,252	2,724,485,797	917.7%	405.9%	445.2%	386.9%

	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium On-Rate Level	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio On-Rate Level	Loss Ratio With Proposed Increase
Past Experience	598,367,502	699,338,502	1,232,222,641	699,338,502	230,806,562	38.6%	33.0%	18.7%	33.0%
Anticipated Experience	296,869,802	671,204,231	611,970,417	704,180,252	2,724,485,797	917.7%	405.9%	445.2%	386.9%
Lifetime Experience	895,237,304	1,370,542,733	1,844,193,058	1,403,518,754	2,955,292,359	330.1%	215.6%	160.2%	210.6%
Past Experience @4.5%	962,303,943	1,078,281,878	1,982,388,287	1,078,281,878	303,782,692	31.6%	28.2%	15.3%	28.2%
Anticipated Experience @4.5%	205,768,158	458,623,575	424,172,565	478,738,602	1,306,748,667	635.1%	284.9%	308.1%	273.0%
Lifetime Experience @4.5%	1,168,072,101	1,536,905,454	2,406,560,852	1,557,020,480	1,610,531,359	137.9%	104.8%	66.9%	103.4%

\*Current modeling limitations create a disconnect between past premiums and anticipated premiums at current rates. The past premiums are estimates of what nationwide premiums would have been under past Pennsylvania average rate increases calculated using only the Pennsylvania distribution of business, while anticipated premiums use the nationwide distribution of business in the calculations.

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series

30 Day Elimination Period

<u>Issue Age</u>	<u>2 Year Benefit Period</u>	<u>3 Year Benefit Period</u>	<u>5 Year Benefit Period</u>	<u>10 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

Rate Table Comparison - P98 to P55

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series

180 Day Elimination Period

<u>Issue Age</u>	<u>2 Year Benefit Period</u>	<u>3 Year Benefit Period</u>	<u>5 Year Benefit Period</u>	<u>10 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series

30 Day Elimination Period

<u>Issue Age</u>	<u>2 Year Benefit Period</u>	<u>3 Year Benefit Period</u>	<u>5 Year Benefit Period</u>	<u>10 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series

180 Day Elimination Period

<u>Issue Age</u>	<u>2 Year Benefit Period</u>	<u>3 Year Benefit Period</u>	<u>5 Year Benefit Period</u>	<u>10 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series

30 Day Elimination Period

<u>Issue Age</u>	<u>2 Year Benefit Period</u>	<u>3 Year Benefit Period</u>	<u>5 Year Benefit Period</u>	<u>10 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>
30-34	0.0%	0.0%	0.0%	0.0%	25.0%
35-39	0.0%	0.0%	0.0%	0.0%	25.0%
40	0.0%	0.0%	0.0%	0.0%	25.0%
41	0.0%	0.0%	0.0%	0.0%	25.0%
42	0.0%	0.0%	0.0%	0.0%	25.0%
43	0.0%	0.0%	0.0%	0.0%	25.0%
44	0.0%	0.0%	0.0%	0.0%	25.0%
45	0.0%	0.0%	0.0%	0.0%	25.0%
46	0.0%	0.0%	0.0%	0.0%	25.0%
47	0.0%	0.0%	0.0%	0.0%	25.0%
48	0.0%	0.0%	0.0%	0.0%	25.0%
49	0.0%	0.0%	0.0%	0.0%	25.0%
50	0.0%	0.0%	0.0%	0.0%	25.0%
51	0.0%	0.0%	0.0%	0.0%	25.0%
52	0.0%	0.0%	0.0%	0.0%	25.0%
53	0.0%	0.0%	0.0%	0.0%	25.0%
54	0.0%	0.0%	0.0%	0.0%	25.0%
55	0.0%	0.0%	0.0%	0.0%	25.0%
56	0.0%	0.0%	0.0%	0.0%	25.0%
57	0.0%	0.0%	0.0%	0.0%	25.0%
58	0.0%	0.0%	0.0%	0.0%	23.3%
59	0.0%	0.0%	0.0%	0.0%	16.3%
60	0.0%	0.0%	0.0%	0.0%	9.8%
61	0.0%	0.0%	0.0%	0.0%	4.2%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

Rate Table Comparison - P98 to P55

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
30-34	0.0%	0.0%	0.0%	0.0%	25.0%
35-39	0.0%	0.0%	0.0%	0.0%	25.0%
40	0.0%	0.0%	0.0%	0.0%	25.0%
41	0.0%	0.0%	0.0%	0.0%	25.0%
42	0.0%	0.0%	0.0%	0.0%	25.0%
43	0.0%	0.0%	0.0%	0.0%	25.0%
44	0.0%	0.0%	0.0%	0.0%	25.0%
45	0.0%	0.0%	0.0%	0.0%	25.0%
46	0.0%	0.0%	0.0%	0.0%	25.0%
47	0.0%	0.0%	0.0%	0.0%	25.0%
48	0.0%	0.0%	0.0%	0.0%	25.0%
49	0.0%	0.0%	0.0%	0.0%	25.0%
50	0.0%	0.0%	0.0%	0.0%	25.0%
51	0.0%	0.0%	0.0%	0.0%	25.0%
52	0.0%	0.0%	0.0%	0.0%	25.0%
53	0.0%	0.0%	0.0%	0.0%	25.0%
54	0.0%	0.0%	0.0%	0.0%	25.0%
55	0.0%	0.0%	0.0%	0.0%	25.0%
56	0.0%	0.0%	0.0%	0.0%	25.0%
57	0.0%	0.0%	0.0%	0.0%	23.3%
58	0.0%	0.0%	0.0%	0.0%	16.3%
59	0.0%	0.0%	0.0%	0.0%	9.6%
60	0.0%	0.0%	0.0%	0.0%	3.5%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued On or After July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series

180 Day Elimination Period

<u>Issue Age</u>	<u>2 Year Benefit Period</u>	<u>3 Year Benefit Period</u>	<u>5 Year Benefit Period</u>	<u>10 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>
30-34	0.0%	0.0%	0.0%	0.0%	25.0%
35-39	0.0%	0.0%	0.0%	0.0%	25.0%
40	0.0%	0.0%	0.0%	0.0%	25.0%
41	0.0%	0.0%	0.0%	0.0%	25.0%
42	0.0%	0.0%	0.0%	0.0%	25.0%
43	0.0%	0.0%	0.0%	0.0%	25.0%
44	0.0%	0.0%	0.0%	0.0%	25.0%
45	0.0%	0.0%	0.0%	0.0%	25.0%
46	0.0%	0.0%	0.0%	0.0%	25.0%
47	0.0%	0.0%	0.0%	0.0%	25.0%
48	0.0%	0.0%	0.0%	0.0%	25.0%
49	0.0%	0.0%	0.0%	0.0%	25.0%
50	0.0%	0.0%	0.0%	0.0%	25.0%
51	0.0%	0.0%	0.0%	0.0%	25.0%
52	0.0%	0.0%	0.0%	0.0%	25.0%
53	0.0%	0.0%	0.0%	0.0%	25.0%
54	0.0%	0.0%	0.0%	0.0%	25.0%
55	0.0%	0.0%	0.0%	0.0%	25.0%
56	0.0%	0.0%	0.0%	0.0%	25.0%
57	0.0%	0.0%	0.0%	0.0%	20.5%
58	0.0%	0.0%	0.0%	0.0%	13.6%
59	0.0%	0.0%	0.0%	0.0%	7.2%
60	0.0%	0.0%	0.0%	0.0%	1.2%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

Rate Table Comparison - P98 to P55

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%	0.0%	0.0%
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%	0.0%	0.0%
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Long Term Care Insurance Policy Form 97058PA Series

180 Day Elimination Period

Issue Age	<u>2 Year Benefit Period</u>	<u>3 Year Benefit Period</u>	<u>5 Year Benefit Period</u>	<u>10 Year Benefit Period</u>	<u>Lifetime Benefit Period</u>
18-29	0.0%	0.0%	0.0%	0.0%	0.0%
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42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%	0.0%	0.0%
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
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42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
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48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
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84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
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43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Base + Simple Automatic Increase Benefit Rider Form 99572 Series

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%	0.0%	0.0%
30-34	0.0%	0.0%	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%	0.0%	25.0%
30-34	0.0%	0.0%	0.0%	0.0%	25.0%
35-39	0.0%	0.0%	0.0%	0.0%	25.0%
40	0.0%	0.0%	0.0%	0.0%	25.0%
41	0.0%	0.0%	0.0%	0.0%	25.0%
42	0.0%	0.0%	0.0%	0.0%	25.0%
43	0.0%	0.0%	0.0%	0.0%	25.0%
44	0.0%	0.0%	0.0%	0.0%	25.0%
45	0.0%	0.0%	0.0%	0.0%	25.0%
46	0.0%	0.0%	0.0%	0.0%	25.0%
47	0.0%	0.0%	0.0%	0.0%	25.0%
48	0.0%	0.0%	0.0%	0.0%	25.0%
49	0.0%	0.0%	0.0%	0.0%	25.0%
50	0.0%	0.0%	0.0%	0.0%	25.0%
51	0.0%	0.0%	0.0%	0.0%	25.0%
52	0.0%	0.0%	0.0%	0.0%	25.0%
53	0.0%	0.0%	0.0%	0.0%	25.0%
54	0.0%	0.0%	0.0%	0.0%	25.0%
55	0.0%	0.0%	0.0%	0.0%	25.0%
56	0.0%	0.0%	0.0%	0.0%	25.0%
57	0.0%	0.0%	0.0%	0.0%	25.0%
58	0.0%	0.0%	0.0%	0.0%	25.0%
59	0.0%	0.0%	0.0%	0.0%	19.8%
60	0.0%	0.0%	0.0%	0.0%	13.1%
61	0.0%	0.0%	0.0%	0.0%	7.4%
62	0.0%	0.0%	0.0%	0.0%	2.4%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%	0.0%	25.0%
30-34	0.0%	0.0%	0.0%	0.0%	25.0%
35-39	0.0%	0.0%	0.0%	0.0%	25.0%
40	0.0%	0.0%	0.0%	0.0%	25.0%
41	0.0%	0.0%	0.0%	0.0%	25.0%
42	0.0%	0.0%	0.0%	0.0%	25.0%
43	0.0%	0.0%	0.0%	0.0%	25.0%
44	0.0%	0.0%	0.0%	0.0%	25.0%
45	0.0%	0.0%	0.0%	0.0%	25.0%
46	0.0%	0.0%	0.0%	0.0%	25.0%
47	0.0%	0.0%	0.0%	0.0%	25.0%
48	0.0%	0.0%	0.0%	0.0%	25.0%
49	0.0%	0.0%	0.0%	0.0%	25.0%
50	0.0%	0.0%	0.0%	0.0%	25.0%
51	0.0%	0.0%	0.0%	0.0%	25.0%
52	0.0%	0.0%	0.0%	0.0%	25.0%
53	0.0%	0.0%	0.0%	0.0%	25.0%
54	0.0%	0.0%	0.0%	0.0%	25.0%
55	0.0%	0.0%	0.0%	0.0%	25.0%
56	0.0%	0.0%	0.0%	0.0%	25.0%
57	0.0%	0.0%	0.0%	0.0%	25.0%
58	0.0%	0.0%	0.0%	0.0%	19.7%
59	0.0%	0.0%	0.0%	0.0%	12.9%
60	0.0%	0.0%	0.0%	0.0%	6.7%
61	0.0%	0.0%	0.0%	0.0%	1.3%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Percentage Increase on Current Rates for Policies Issued Prior to July 1, 2003  
 Base + Compound Automatic Increase Benefit Rider Form 99573 Series

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%	0.0%	25.0%
30-34	0.0%	0.0%	0.0%	0.0%	25.0%
35-39	0.0%	0.0%	0.0%	0.0%	25.0%
40	0.0%	0.0%	0.0%	0.0%	25.0%
41	0.0%	0.0%	0.0%	0.0%	25.0%
42	0.0%	0.0%	0.0%	0.0%	25.0%
43	0.0%	0.0%	0.0%	0.0%	25.0%
44	0.0%	0.0%	0.0%	0.0%	25.0%
45	0.0%	0.0%	0.0%	0.0%	25.0%
46	0.0%	0.0%	0.0%	0.0%	25.0%
47	0.0%	0.0%	0.0%	0.0%	25.0%
48	0.0%	0.0%	0.0%	0.0%	25.0%
49	0.0%	0.0%	0.0%	0.0%	25.0%
50	0.0%	0.0%	0.0%	0.0%	25.0%
51	0.0%	0.0%	0.0%	0.0%	25.0%
52	0.0%	0.0%	0.0%	0.0%	25.0%
53	0.0%	0.0%	0.0%	0.0%	25.0%
54	0.0%	0.0%	0.0%	0.0%	25.0%
55	0.0%	0.0%	0.0%	0.0%	25.0%
56	0.0%	0.0%	0.0%	0.0%	25.0%
57	0.0%	0.0%	0.0%	0.0%	24.1%
58	0.0%	0.0%	0.0%	0.0%	17.0%
59	0.0%	0.0%	0.0%	0.0%	10.4%
60	0.0%	0.0%	0.0%	0.0%	4.3%
61	0.0%	0.0%	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%	0.0%	0.0%

Rate Table Comparison - P97 to P54

## Form 97058 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

### Loss Ratio Demonstration - Results from the sum of the accumulated past and the discounted projections

Earned Premium and Incurred Losses are calculated by accumulating past amounts and discounting projected amounts at 4.5%.

		Earned Premium	Incurred Losses	Loss Ratio
With Rate Increase	Nationwide Original Rate Class	1,557,020,480	1,610,531,359	103%
	Nationwide New Rate Class	1,508,531,535	1,551,174,205	103%
	Pennsylvania Policies Issued Prior to July 1, 2003	46,987,243	47,934,660	102%
	Pennsylvania Policies Issued on or After to July 1, 2003	8,931,613	9,044,317	101%

		Earned Premium	Incurred Losses	Loss Ratio
Without Rate Increase	Nationwide Original Rate Class	1,536,905,454	1,610,531,359	105%
	Nationwide New Rate Class	1,466,505,649	1,551,174,205	106%
	Pennsylvania Policies Issued Prior to July 1, 2003	46,480,365	47,934,660	103%
	Pennsylvania Policies Issued on or After to July 1, 2003	8,847,961	9,044,317	102%

## Distribution of Business as of 12/31/2021 - Form 97058 Series

### Countrywide

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	10%
3 Year	20%
5 Year	31%
10 Year	4%
Lifetime	35%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	38%
90 Day	50%
180 Day	12%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	38%
Simple	30%
Compound	31%

<u>Gender</u>	<u>% of PIF</u>
Male	42%
Female	58%

<u>Issue Age</u>	<u>% of PIF</u>
<30	1%
30-34	4%
35-39	5%
40-44	8%
45-49	13%
50-54	21%
55-59	23%
60-64	16%
65-69	7%
70-75	2%
>75	0%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	12%
100-149	49%
150-199	25%
200-250	12%
>250	2%

### Pennsylvania

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	18%
3 Year	25%
5 Year	29%
10 Year	3%
Lifetime	24%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	39%
90 Day	46%
180 Day	14%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	46%
Simple	39%
Compound	15%

<u>Gender</u>	<u>% of PIF</u>
Male	44%
Female	56%

<u>Issue Age</u>	<u>% of PIF</u>
<30	3%
30-34	6%
35-39	6%
40-44	8%
45-49	13%
50-54	24%
55-59	19%
60-64	14%
65-69	5%
70-75	1%
>75	0%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	12%
100-149	42%
150-199	35%
200-250	11%
>250	1%

## Distribution of Business as of 12/31/2021 - Form 97058 Series

### Countrywide

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	57%
Standard	43%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	73%
No	27%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	2%
No	98%

### Pennsylvania

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	58%
Standard	42%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	73%
No	27%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	4%
No	96%



97058 Series In-Force Rate Increase Filing Status

State	Years Sold	Policies in Force (as of year-end 2021)	Annualized Premiums (as of year-end 2021)	First Round					Second Round				
				Filing Date	Disposition Date	Date Implemented	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Date Implemented	Average % Requested	Average % Implemented
Alabama	2001-2004	662	1,098,347	12/10/2012	3/21/2013	Aug-13	33.0%	33%*	7/14/2015	10/7/2015	Jul-16	28.2%	15.7%
Alaska	2001-2004	119	271,197	12/10/2012	12/28/2012	Jul-13	31.0%	31%	4/22/2014	4/28/2014	Sep-14	36.5%	36.5%
Arizona	2002-2004	489	946,411	3/28/2013	5/7/2013	Oct-13	33.0%	33%	5/22/2014	7/17/2014	Dec-14	36.5%	36.5%
Arkansas	2002-2004	253	364,433	2/21/2013	4/24/2013	Sep-13	31.0%	5%	5/7/2015	7/14/2015	Dec-15	30.4%	6.1%
California	2002-2012	10,444	22,741,041	5/22/2013	12/9/2015	May-16	30.0%	16.1%	10/2/2018	Withdrawn		71.7%	
Colorado	2001-2004	869	1,691,566	4/4/2013	4/22/2013	Sep-13	33.0%	33%	7/24/2015	9/4/2015	Feb-16	31.7%	20.7%
Connecticut	2003-2013	82	179,508						N/A				
Delaware	2002-2004	65	163,025	1/31/2013	3/6/2013	Jul-13	21.0%	21%	4/22/2014	4/30/2014	Sep-14	23.5%	23.5%
District of Columbia	2001-2004	9	26,556	3/7/2013	5/30/2013	Oct-13	9.0%	9%	5/12/2014	7/17/2014	Dec-14	10.0%	10%
Florida	2001-2004	2,085	4,427,619	2/8/2013	3/3/2014	Aug-14	30.0%	18.1%	4/3/2015	7/8/2015	Mar-16	33.0%	15.5%
Georgia	2002-2004	1,137	2,207,790	1/31/2013	3/20/2013	Aug-13	33.0%	14%	4/22/2014	7/9/2014	Dec-14	37.4%	14.6%
Hawaii	2001-2004	361	795,697	3/18/2013	9/11/2014	Mar-15	31.0%	31%	7/28/2015	2/14/2018	Aug-18	30.1%	30.1%**
Idaho	2002-2004	225	434,957	2/28/2013	9/23/2013	Apr-14	27.0%	21%	5/12/2014	9/17/2014	Apr-15	34.9%	18.7%
Illinois	2001-2004	1,759	3,399,552	11/2/2012	Withdrawn		32.0%		6/15/2017	10/30/2017	Apr-18	138.6%	138.6%**
Indiana	2002-2012	1,374	2,611,089	7/29/2013	Disapproved	N/A	33.0%		3/7/2016	Disapproved	N/A	37.6%	
Iowa	2001-2004	604	1,218,515	2/18/2013	7/16/2013	Jan-14	31.0%	31%*	8/22/2015	11/23/2015	Apr-16	28.3%	22.1%*
Kansas	2001-2004	696	1,230,488	2/18/2013	Disapproved	N/A	32.0%		2/26/2016	7/7/2016	Dec-16	66.9%	
Kentucky	2001-2004	368	777,481	2/18/2013	5/22/2013	Oct-13	31.0%	31%	7/7/2015	9/14/2015	Feb-16	28.6%	14.3%
Louisiana	2002-2004	1,086	1,646,564	3/20/2013	8/15/2013	Jan-14	23.0%	23%	4/22/2014	Disapproved		24.2%	
Maine	2001-2004	72	132,851	4/22/2013	6/11/2013	Jan-14	33.0%	28%*	10/15/2015	1/6/2016	Jun-16	32.6%	27.3%*
Maryland	2001-2004	332	811,295	1/31/2013	4/16/2013	Sep-13	14.0%	14%	5/12/2014	8/27/2014	Jan-15	14.9%	14.9%
Michigan	2001-2004	601	1,134,138	12/11/2012	12/18/2012	Jul-13	31.0%	31%	4/22/2014	4/29/2014	Sep-14	35.4%	35.4%
Minnesota	2001-2004	856	1,686,195	5/24/2016	8/12/2016	Jan-17	36.2%	36.2%**	2/21/2020	4/21/2020	Oct-20	33.3%	33.3%**
Mississippi	2001-2004	564	752,829	2/21/2013	4/22/2013	Sep-13	21.0%	21%	4/22/2014	4/30/2014	Sep-14	23.8%	23.8%
Missouri	2001-2004	1,119	2,523,953	2/19/2013	7/30/2013	Jan-14	33.0%	33%*	8/10/2015	8/25/2015	Jan-16	31.1%	31.13%
Montana	2001-2004	167	326,280	1/31/2013	3/14/2013	Aug-13	32.0%	18%	4/22/2014	7/24/2014	Dec-14	36.3%	12.4%
Nebraska	2001-2004	492	1,128,758	12/10/2012	4/19/2013	Sep-13	34.0%	34%	5/22/2014	1/7/2015	Jun-15	36.7%	36.7%
Nevada	2001-2004	318	590,253	12/10/2012	5/8/2013	Oct-13	32.0%	10%	5/12/2014	2/18/2015	Jul-15	37.8%	37.8%*
New Hampshire	2001-2004	64	95,421	2/18/2013	3/5/2013	Jul-13	37.0%	37%	5/12/2014	Withdrawn		37.9%	
New Mexico	2002-2004	312	510,092	1/30/2014	5/6/2014	Sep-14	14.0%	14%	5/25/2017	7/14/2017	Dec-17	7.7%	7.7%
New York	2002-2006	428	846,570	4/23/2013	10/22/2013	Jun-14	33.0%	5%	10/31/2014	Disapproved		57.1%	
North Carolina	2002-2004	676	1,393,586	3/20/2013	7/1/2013	Nov-13	31.0%	31%	6/18/2014	8/20/2014	Jun-15	35.6%	19.2%
North Dakota	2001-2004	128	341,281	12/17/2012	1/29/2013	Jul-13	34.0%	14%	4/22/2014	5/15/2014	Oct-14	37.3%	14.4%
Ohio	2002-2004	803	1,446,194	2/18/2013	9/7/2013	Feb-14	32.0%	26%	7/7/2015	2/4/2016	Jul-16	29.6%	11.2%
Oklahoma	2001-2004	704	1,245,296	2/7/2013	4/4/2013	Sep-13	31.0%	21%	5/12/2014	7/11/2014	Dec-14	24.0%	24%
Oregon	2001-2004	1,248	2,543,126	3/29/2013	10/14/2013	Apr-14	33.0%	33%	6/20/2014	3/24/2015	Aug-15	33.5%	26.1%
Pennsylvania	2001-2004	892	1,697,561	3/13/2013	9/12/2013	Feb-14	32.0%	14%	6/17/2014	10/3/2014	Mar-15	36.7%	14.4%
South Carolina	2001-2004	634	890,097	2/5/2013	5/6/2013	Oct-13	32.0%	19%	4/22/2014	8/19/2014	Jan-15	19.3%	19.3%
South Dakota	2002-2004	226	596,003	2/18/2013	3/1/2013	Jul-13	32.0%	32%	5/12/2014	5/16/2014	Oct-14	37.1%	37.1%
Tennessee	2001-2004	854	1,619,903	12/19/2012	7/12/2013	Jan-14	33.0%	33%*	8/26/2015	11/17/2015	Sep-16	28.4%	28.4%
Texas	2002-2005	3,569	7,438,219	4/24/2013	Disapproved	N/A	30.0%		6/15/2017	6/20/2018	Feb-19	134.1%	134.1%**
Utah	2001-2004	140	226,046	2/18/2013	6/26/2013	Nov-13	31.0%	31%	6/18/2014	9/30/2014	Mar-15	36.1%	14.5%
Vermont	2002-2004	43	70,921	4/22/2013	Disapproved	N/A	36.0%		N/A				
Virginia	2002-2004	1,070	1,739,071	11/6/2013	Disapproved		34.0%		6/15/2017	10/16/2019	Mar-20	34.8%	34.8%
Washington	2002-2004	872	2,353,845	3/7/2013	4/12/2013	Sep-13	34.0%	34%	5/22/2014	7/21/2014	Dec-14	36.4%	36.4%
West Virginia	2001-2004	164	299,728	1/31/2013	6/18/2013	Jan-14	31.0%	31%*	11/9/2015	1/21/2016	Jun-16	25.2%	25.19%
Wisconsin	2001-2004	322	640,435	2/18/2013	3/14/2013	Aug-13	25.0%	25%	2/22/2016	8/1/2016	Dec-16	21.8%	21.8%
Wyoming	2001-2004	93	231,576	12/7/2012	3/4/2013	Jul-13	31.0%	31%	5/12/2014	5/13/2014	Oct-14	36.2%	36.2%

\*Rate increase phased-in over two years

\*\*Rate increase phased-in over three or more years



97058 Series In-Force Rate Increase Filing Status

State	Years Sold	Third Round					Fourth Round					Fifth Round				
		Filing Date	Disposition Date	Date Implemented	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Date Implemented	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Date Implemented	Average % Requested	Average % Implemented
Alabama	2001-2004	2/14/2017	4/20/2017	Nov-18	20.6%	20.6%	12/23/2019	6/17/2021	Dec-21	12.4%	5.9%					
Alaska	2001-2004	2/5/2016	2/17/2016	Jul-16	17.2%	17.2%	10/31/2017	11/8/2017	May-18	8.5%	8.5%					
Arizona	2002-2004	2/17/2016	Disapproved	N/A	21.2%											
Arkansas	2002-2004	5/10/2016	6/7/2016	Dec-16	29.4%	11.9%	4/19/2017	5/18/2017	Dec-17	27.2%	11.7%					
California	2002-2012	6/22/2020	Pending		118.4%											
Colorado	2001-2004	6/6/2017	Disapproved		24.7%		7/13/2020	Pending		48.6%						
Connecticut	2003-2013															
Delaware	2002-2004	11/9/2015	12/22/2015	May-16	18.5%	11.4%	10/18/2016	12/6/2016	Sep-17	10.9%	10.9%					
District of Columbia	2001-2004	8/10/2015	9/18/2015	Feb-16	9.1%	9.1%	10/4/2016	10/7/2016	Mar-17	9.2%	9.2%	12/5/2017	1/17/2018	Sep-18	10.6%	10.6%
Florida	2001-2004	5/23/2016	10/19/2016	Mar-17	12.9%	12.9%	11/23/2017	10/29/2018	Apr-19	21.1%	21.1%**	10/18/2017	10/27/2017	Mar-18	9.2%	9.2%
Georgia	2002-2004	7/14/2015	10/28/2015	Mar-16	32.8%	8%	10/4/2016	12/9/2016	Sep-17	27.2%	9.5%	12/28/2017	2/12/2018	Sep-18	23.5%	10.7%
Hawaii	2001-2004															
Idaho	2002-2004	8/4/2015	1/14/2016	Jun-16	22.7%	9.2%	8/28/2018	10/20/2020	Mar-21	19.7%	19.7%					
Illinois	2001-2004															
Indiana	2002-2012	2/14/2017	Disapproved	N/A	37.6%											
Iowa	2001-2004	10/20/2017	12/21/2017	May-18	24.1%	11.3%	8/22/2018	11/14/2018	May-19	20.5%	10.7%	5/15/2020	8/13/2020	Jan-21	12.4%	12.4%*
Kansas	2001-2004															
Kentucky	2001-2004	10/4/2016	12/23/2016	Sep-17	24.5%	10.7%	12/22/2017	2/14/2018	Sep-18	19.2%	19.2%	5/5/2020	7/28/2020	Jan-21	8.7%	8.7%
Louisiana	2002-2004	7/22/2015	11/4/2015	Apr-16	18.4%	7.4%	10/10/2016	6/6/2017	Nov-17	18.5%	10.4%	3/30/2018	Disapproved		19.7%	
Maine	2001-2004	12/1/2017	12/15/2017	Jul-18	9.0%	9%										
Maryland	2001-2004	9/22/2015	11/12/2015	Apr-16	13.4%	13.35%	7/13/2018	12/3/2018	May-19	12.8%	9.9%					
Michigan	2001-2004	2/5/2016	2/16/2016	Jul-16	14.6%	14.6%	10/31/2017	11/30/2017	Jun-18	5.0%	5%					
Minnesota	2001-2004															
Mississippi	2001-2004	8/4/2015	9/3/2015	Feb-16	13.1%	13.11%	10/3/2016	10/31/2016	Mar-17	7.6%	7.58%	9/18/2017	3/16/2018	Aug-18	5.6%	5.6%
Missouri	2001-2004	8/2/2016	8/16/2016	Jan-17	20.8%	20.8%*	5/21/2018	6/11/2018	Jan-19	7.6%	4.7%	11/4/2019	11/6/2019	May-20	2.6%	2.6%
Montana	2001-2004	7/28/2015	Disapproved		27.7%		2/21/2017	8/24/2017	Jan-18	28.2%	28.2%	8/15/2018	10/9/2018	Mar-19	23.2%	19.1%
Nebraska	2001-2004	12/8/2015	3/29/2016	Aug-16	20.5%	20.5%	11/3/2017	2/12/2018	Aug-18	10.0%	10%					
Nevada	2001-2004	2/20/2017	5/30/2017	Dec-17	24.4%	24.4%*										
New Hampshire	2001-2004															
New Mexico	2002-2004	4/17/2018	6/6/2018	Jan-19	35.2%	7.3%	1/18/2022	Pending		34.7%						
New York	2002-2006	11/16/2016	4/21/2017	Sep-17	5.0%	5%	5/2/2018	3/4/2019	Aug-19	5.0%	5%	9/29/2021	Pending		9.9%	
North Carolina	2002-2004	2/17/2017	6/9/2017	Dec-17	20.9%	20.9%*	2/20/2020	7/22/2021	Jan-22	15.6%	15.6%**					
North Dakota	2001-2004	7/28/2015	8/11/2015	Jan-16	33.0%	12.6%	10/3/2016	10/5/2016	Mar-17	31.9%	13%	10/31/2017	11/29/2017	Apr-18	12.1%	12.1%
Ohio	2002-2004	1/23/2017	2/2/2017	Jul-17	11.4%	11.4%	11/3/2017	11/22/2017	Jul-18	10.6%	10.6%	5/26/2020	Pending		29.1%	
Oklahoma	2001-2004	7/28/2015	1/27/2016	Jun-16	14.8%	6.9%	10/18/2016	11/9/2016	Jun-17	5.7%	5.7%	10/30/2017	1/9/2018	Jun-18	4.7%	4.7%
Oregon	2001-2004	2/17/2016	4/15/2016	Sep-16	24.1%	24.1%										
Pennsylvania	2001-2004	8/14/2015	11/23/2015	Apr-16	27.4%	14.7%	1/26/2017	5/4/2017	Oct-17	21.8%	12.7%	4/17/2018	6/6/2018	Nov-18	16.9%	16.9%
South Carolina	2001-2004	8/17/2015	12/9/2015	Jul-16	22.4%	13.2%	2/20/2017	3/28/2017	Dec-17	16.3%	9.3%	4/4/2018	6/15/2018	Dec-18	13.6%	7.3%
South Dakota	2002-2004	3/2/2016	3/31/2016	Aug-16	20.8%	20.8%	10/30/2017	11/29/2017	Jun-18	11.0%	11%					
Tennessee	2001-2004	4/3/2017	5/10/2017	Oct-17	17.2%	2.8%	9/5/2018	4/2/2019	Sep-19	15.5%	9.1%					
Texas	2002-2005															
Utah	2001-2004	7/3/2018	9/14/2018	Feb-19	11.7%	11.7%	6/24/2021	9/9/2021	Feb-22	31.4%	31.4%*					
Vermont	2002-2004															
Virginia	2002-2004	9/29/2021	Pending		80.2%											
Washington	2002-2004	2/5/2016	9/19/2016	Feb-17	19.9%	19.9%	8/16/2018	2/24/2020	Oct-20	12.0%	12%					
West Virginia	2001-2004	9/13/2018	Withdrawn		14.4%		2/28/2022	Pending		16.0%						
Wisconsin	2001-2004	11/14/2018	12/14/2018	May-19	19.1%	19.1%	11/19/2021	1/25/2022	Jun-22	9.5%	9.5%					
Wyoming	2001-2004	3/2/2016	4/27/2016	Sep-16	14.8%	14.8%	10/25/2017	12/29/2017	Jun-18	7.2%	7.2%					

\*Rate increase phased-in over two years  
 \*\*Rate increase phased-in over three or more years

  
**97058 Series In-Force Rate Increase Filing Status**

State	Years Sold	Sixth Round					Seventh Round					Cumulative Increase
		Filing Date	Disposition Date	Date Implemented	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Date Implemented	Average % Requested	Average % Implemented	
Alabama	2001-2004											96.5%
Alaska	2001-2004											127.4%
Arizona	2002-2004											81.5%
Arkansas	2002-2004	10/16/2019	1/22/2020	Oct-20	18.8%	8.7%	10/28/2021	12/2/2021	May-22	6.6%	6.6%	78.5%
California	2002-2012											16.1%
Colorado	2001-2004											60.5%
Connecticut	2003-2013											0.0%
Delaware	2002-2004	9/14/2020	10/27/2020	Apr-21	20.7%	20.7%**						146.5%
District of Columbia	2001-2004	8/28/2018	Disapproved		9.3%							56.0%
Florida	2001-2004											86.5%
Georgia	2002-2004	3/6/2020	4/17/2020	Oct-20	31.9%	6.9%	9/1/2021	9/9/2021	Feb-22	5.1%	5.1%	92.2%
Hawaii	2001-2004											70.4%
Idaho	2002-2004											87.7%
Illinois	2001-2004											138.6%
Indiana	2002-2012											0.0%
Iowa	2001-2004											121.5%
Kansas	2001-2004											66.9%
Kentucky	2001-2004											114.8%
Louisiana	2002-2004	5/28/2019	9/30/2019	Mar-20	19.4%	15%	2/15/2021	6/3/2021	Nov-21	26.5%	15%	92.9%
Maine	2001-2004											77.6%
Maryland	2001-2004											63.2%
Michigan	2001-2004											113.4%
Minnesota	2001-2004											81.6%
Mississippi	2001-2004	1/31/2020	Disapproved		1.4%							92.5%
Missouri	2001-2004											126.3%
Montana	2001-2004	3/3/2022	Pending		20.6%	0%**						102.5%
Nebraska	2001-2004											142.8%
Nevada	2001-2004											88.6%
New Hampshire	2001-2004											37.0%
New Mexico	2002-2004											31.7%
New York	2002-2006											15.8%
North Carolina	2002-2004											118.2%
North Dakota	2001-2004	8/22/2018	9/13/2018	Apr-19	11.0%	11%	10/13/2020	11/24/2020	May-21	36.3%	36.2%*	181.2%
Ohio	2002-2004											72.6%
Oklahoma	2001-2004	11/13/2018	1/3/2019	Jun-19	4.4%	4.4%	1/28/2021	2/10/2021	Jul-21	5.7%	5.7%	95.9%
Oregon	2001-2004											108.1%
Pennsylvania	2001-2004	9/29/2020	1/5/2021	Jun-21	8.7%	4.6%						106.1%
South Carolina	2001-2004	2/9/2021	4/21/2021	Oct-21	8.5%	5.8%						99.4%
South Dakota	2002-2004											142.7%
Tennessee	2001-2004											91.5%
Texas	2002-2005											134.1%
Utah	2001-2004											120.2%
Vermont	2002-2004											0.0%
Virginia	2002-2004											34.8%
Washington	2002-2004											145.4%
West Virginia	2001-2004											64.0%
Wisconsin	2001-2004											98.6%
Wyoming	2001-2004											119.6%

\*Rate increase phased-in over two years

\*\*Rate increase phased-in over three or more years

## Questions and Answers

1. Why does State Farm need to raise premium rates — can you explain further?

Both the cost of Long-Term Care as well as Long-Term Care claims experience are trending higher than anticipated. The industry, and State Farm, are not immune to these trends and therefore must adjust rates in order to appropriately manage the business and adequately fund anticipated claims.

2. Is there an alternative to paying higher premiums?

Several options may exist to assist with maintaining the affordability of your LTCI coverage including: (1) Reducing the base daily benefit. (2) Reducing the benefit factor. (3) Increasing the elimination period. (4) Removing the inflation protection benefit or changing from compound inflation protection to simple inflation protection where available. (5) Removing the non-forfeiture benefit rider.

These are options that can be considered and should be discussed with your State Farm Agent in order to make the best decision for your individual circumstances.

3. Does my Long-Term Care policy allow State Farm to raise my premiums?

Your Long-Term Care policy states that premiums are subject to change and that while we cannot change your policy benefits without your consent, we may change premium rates provided the rate change is for a defined group of policyholders and not a single individual. Your Long-Term Care Insurance premium rates are guaranteed for a period of 12 months following the effective date of this rate increase. After that, premium rates could be increased again if rates are determined to be inadequate to support future claims obligations. If future experience emerges as expected, we do not anticipate seeking further rate increases from that which is specified in your rate increase notification letter.

4. If I no longer live in the state where I purchased my policy, does the increase still apply?

Yes, the rate increase will apply to the state in which the policy was issued.

5. My policy is currently in claim status and I am receiving benefits. Do I have to pay the increased premium?

Premiums will be waived when an insured meets waiver of premium benefit eligibility requirements and is receiving claim benefits. Premiums at the new rate would begin if and when the insured's premium is no longer being waived.

6. What happens if I still cannot afford the premium even after reviewing my options as stated above?

After careful evaluation and discussion with your State Farm Agent, you will need to determine your insurance needs based on your individual circumstances and then make a decision regarding this policy. If premium is not received by the established due date, the policy will lapse for nonpayment of premium, unless you purchased a nonforfeiture benefit rider. You may also be eligible for a contingent benefit upon lapse. If you qualify for a contingent benefit upon lapse, you'll be notified on your billing notice and in this policyholder letter.

7. How can I tell if I purchased a Nonforfeiture Benefit rider and what benefit does this rider provide?

If you purchased a nonforfeiture benefit rider, it would be listed in your policy's Schedule of Benefits. In general, the nonforfeiture benefit rider allows you to retain a reduced amount of coverage and not have to continue paying premiums. You may also be eligible for a contingent benefit upon lapse. If you qualify for a contingent benefit upon lapse, you'll be notified on your billing notice and in this policyholder letter.

8. Will State Farm raise my premium on this policy again in the future?

Long-Term Care Insurance premium rates are not guaranteed. If future experience emerges as expected, we do not anticipate seeking further rate increases.

9. When will my premium increase be effective?

The increased premium will be effective on the next renewal date of your policy.

10. A family member and I bought the same policy. Why is the percentage of premium increase on my policy different than theirs?

The amount of the premium increase needed varies based on several factors such as issue date, issue age, policy series, benefit period and additional riders. The basic policy purchased by you and your family member may be the same, however, the premium increase may differ if you were different ages when you purchased the policy or if you selected different policy benefits.

(Long-Term Care Early Rate Increase Notification – LTCI 97058 PA 7th round)

State Farm Insurance - Health  
PO Box 2360  
Bloomington, IL 61702-2360

<INSURED NAME & ADDRESS>  
<INSURED NAME & ADDRESS >  
<INSURED NAME & ADDRESS >

Re: LTCI POLICY NUMBER<<<<  
Form Number: 97058PA

Dear <INSURED FULL NAME >:

As a valued State Farm® customer, we are proud to serve your insurance and financial services needs. With Long-Term Care Insurance (LTCI), you have coverage to help pay for care when you can no longer care for yourself. Our goal is to provide you with the coverage you need when you need it most.

Long-Term Care Insurance providers, including State Farm, continue to face higher than anticipated claims on their insurance policies. The premium you currently pay does not reflect the significantly higher claims we now expect to pay on our LTCI policies. While the higher anticipated claims level reinforces the value of this product, it has led to the need for additional premium increases. As a result, your State Farm Long-Term Care Insurance policy premium will increase effective at your next policy renewal.

**(If the policyholder is on waiver or claim, the following paragraph will display)**

NOTE: We are required by law to notify you when the premium on your Long Term Care Insurance policy is changing. However, because you are currently on Claim and your policy is currently eligible for the Waiver of Premium provision, no premium payment is due from you at this time.

Your new <PAYMENT MODE > premium will be \$<NEW RENEWAL AMOUNT >, effective on the next renewal date of your policy, <NEW RENEWAL EFFECTIVE DATE >. Your billing notice will reflect the new premium.

All premiums are calculated assuming no changes are made to the policy benefits.

We hope you continue to value the protection this policy provides and maintain this coverage. We realize this premium increase may be financially difficult for some policyholders to absorb. Please consider visiting with your State Farm agent to discuss your current benefit selections as well as options that may be available to assist with affordability.

Your current benefit selections include:

- Current daily benefit: <ADJ DAILY BEN>
- Benefit factor: <BEN PERIOD>
- Elimination period: <ELIM PERIOD>
- Inflation protection: <RIDER TYPE>
- Non-Forfeiture rider: Yes **(if none, do not display)**

Long-Term Care insurance premium rates are not guaranteed. If future experience emerges as expected, we do not anticipate seeking further rate increases.

**(Paragraph will display if increase triggers contingent non-forfeiture benefit)**

Because of this premium increase, you qualify for a contingent non-forfeiture benefit. This benefit is based on the age at which you purchased this policy and the percent of premium increases applied to date. This benefit would provide either a paid up policy based on premiums paid to date or a reduction of your base daily benefit to an amount that would retain your premium level prior to the increase. Your billing notice will provide additional detail as well as the opportunity to exercise one of these options.

The Question and Answer section of this letter provides additional information regarding this rate increase. If you have other questions, please contact your State Farm agent.

We appreciate your business and value you as a Long-Term Care customer.

Sincerely,

Policyholder Service  
Health Insurance Division  
State Farm Mutual Automobile Insurance Company

cc: <Agent name>, <Processing State Code>-<Agent Code>  
<Agent Phone Number>

State Farm  
Corporate Headquarters  
1 State Farm Plaza  
Bloomington, IL 61710-0001

May 12, 2022

Dear Mr. Carmody,

This letter is in response to your objection dated April 7, 2022.

1. *Please provide a seriatim listing of the affected policies in this block in Excel. Each record within the worksheet must contain the form number, issue age, issue date, inflation status indicator (for example none, simple, compound or however your company identifies it in your database), benefit period, and the scheduled increase in each year of the implementation period.*

Please refer to the '97058 PA Policyholder Listing' exhibit under the 'Objection Response 4-7-2022' section of supporting documentation.

2. *How many of the 892 currently in force policies in PA were issued on or after 9-15-2002? How many before 9-16-2002 (i.e. are pre-rate stabilized in PA)?*

The following policy counts are for Pennsylvania on form 97058 as of 12/31/2021.

Pre-Rate	(before 9/15/2002)	451
Post-Rate	(on or after 9/15/2002)	441
<hr/>		
Total		892

3. *How many of the 892 currently in force policies in PA were issued on or after 7-1-2003 (i.e. on the revised rate scale)?*

The following policy counts are for Pennsylvania on form 97058 as of 12/31/2021.

Old Rates	(before 7/1/2003)	774
Revised Rates	(on or after 7/1/2003)	118
<hr/>		
Total		892

4. *The filing indicates that the cumulative increase to date in PA is 106.1%. Does this figure consider all 892 policies in force in the block, consider all inflation statuses (5% compound, 5% simple, and no inflation), and consider policies issued before 7-1-2003 and the revised rate scale for issues on or after 7-1-2003?*

The cumulative increase shown in the LTC Rate Increase Filing Schedule exhibit is calculated as the product of the approved average increases in Pennsylvania on form 97058. The approved average increases reflect the number of policies inforce for the filing in which the rate increase was requested.

Average Approved Increase	Number of PA 97058 Policies Inforce	As of
0.141	1,130	12/31/2012
0.144	1,109	12/31/2013
0.147	1,078	12/31/2014
0.127	1,011	12/31/2016
0.169	986	12/31/2017
0.046	935	12/31/2019

$$(1 + 0.141) * (1 + 0.144) * (1 + 0.147) * (1 + 0.127) * (1 + 0.169) * (1 + 0.046) - 1 = 106.1\%$$

The cumulative increase of 106.1% considers all inflation statuses, policies issued before 7-1-2003, and the revised rate scale for issues on or after 7-1-2003.

Factoring in the changes in distribution, the cumulative increase for the 892 policies inforce in Pennsylvania on form 97058 as of 12/31/2021 is 100.3%. This cumulative increase considers all inflation statuses, policies issued before 7-1-2003, and the revised rate scale for issues on or after 7-1-2003.

5. *Please provide the percent of active policyholders remaining on this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?*

Number of Policies Issued Nationwide on form 97058	72,893
Number of Policies Inforce Nationwide on form 97058 as of 12/31/2021	40,450
% Remaining Inforce as of 12/31/2021	55.5%

6. *How many policies have (a) no inflation, (b) simple inflation, and (c) compound inflation?*

The following policy counts are for form 97058 as of 12/31/2021.

<b>Pennsylvania:</b>		<b>Nationwide:</b>	
No Inflation	414	No Inflation	15,554
Simple Inflation	346	Simple Inflation	12,216
Compound Inflation	132	Compound Inflation	12,680
Total	892	Total	40,450

7. *Has the effect of Covid 19 been considered in your projections? If so, please describe the adjustments.*

The current mortality, lapse, and morbidity assumptions listed in the actuarial memorandum use data through December 31, 2019. State Farm's morbidity assumption has claims development through September 30, 2020, which may include impacts from COVID-19. Our assumptions have not been adjusted due to any impacts of COVID-19.

State Farm is still learning about the impacts of COVID-19. As we develop future assumptions, we will consider the impact of COVID-19 on assumptions and our rate increase filing plans.

Please let us know if there is any additional information that we can provide to assist you in your review of this filing. Thank you for your continued time in reviewing this filing.



**Rebecca Murrow**  
Actuarial Analyst I